Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1.   Introduction

The City of Bloomington, Indiana is an entitlement community selected by the U.S. Department of Housing and Urban Development as is the administering agency for federal programs such as the HOME Investment Partnership Program (HOME) and Community Development Block Grant (CDBG). The Housing and Neighborhood Development Department (HAND) is the lead agency in the Consolidated Plan process.

What is the Consolidated Plan?

The Consolidated Plan process requires the community to state in one document its plan to pursue the goals outlined by HUD for all community planning and development programs, as well as for housing programs. Those goals are:

a. Decent housing includes helping homeless persons to obtain appropriate housing and assisting persons at risk of becoming homelessness, retention of affordable housing stock, and increasing the availability of housing that is affordable and in good condition for low to moderate income households. Decent housing also includes increasing the supply of supportive housing for persons with special needs, including persons with HIV/AIDS, the elderly and the disabled.

b. A suitable living environment includes improving the safety and livability of neighborhoods, increasing access to quality public and private facilities and services; deconcentration of housing opportunities for persons of lower income and the revitalization of deteriorating or deteriorated neighborhoods; restoring and preserving properties of special historic, architectural, or aesthetic value; and conservation of energy resources.

c. Expanded economic opportunities includes job creation and retention; establishment, stabilization and expansion of small businesses (including microbusinesses); and the provision of public services concerned with employment.

Over the past five years, the City of Bloomington has seen a reduction in its Community Development Block Grant and HOME Investment Partnership Program funding. In order to counter those federal cuts, the City through its Housing and Neighborhood Development Department, has done what it can to maximize the resources available by partnering with local agencies or leveraging other funding when possible.
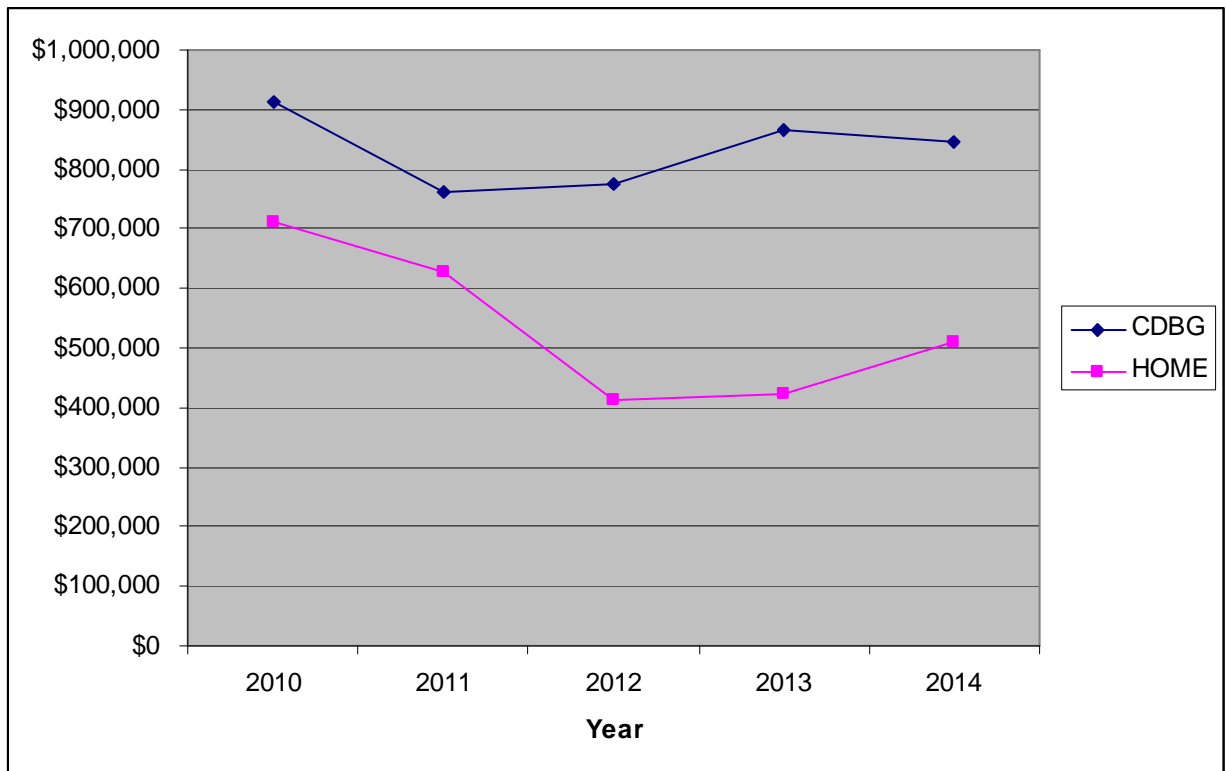
A few examples of those coordinated efforts include:

- The BPD Outreach Program is a homeless outreach program that partners with local agencies to provide outreach service to homeless individuals and families; and
- Crawford Apartments where HOME funding was used to leverage Low Income Housing Tax Credits to develop 25 units of permanently supportive housing.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

Strategy 1: Increase the number of affordable housing units.
1. Assist for-profit and non-profit developers with the cost of creating affordable housing units by subsidizing the construction/rehabilitation cost by providing low cost construction financing.

2. Assist for-profit and non-profit developers meet Planning requirements by waiving sewer hook-on fees for affordable housing projects and assisting with the cost of infrastructure improvements such as sidewalks.
3. Provide down payment and closing cost assistance to income eligible applicants.
4. Provide assistance to housing programs that target homeless individuals or households, where appropriate, through programs such as HOME assistance to developers, Tenant Based Rental Assistance and/or Shelter + Care.
5. Study options to develop workforce housing (81-125% Area Median Income).
6. Provide technical assistance to for-profit and non-profit developers.

Strategy 2: Improve existing owner-occupied structures for low- to moderate-income individuals/families.
1. Provide zero-percent interest loans to rehabilitate owner-occupied homes focusing on code related repairs, energy efficiency upgrades, accessibility modifications (if appropriate), and historic exterior upgrades (if appropriate).
2. Provide funding to make emergency repairs that threaten the health and safety of occupants.
3. Provide funding to make accessibility modifications for both owner-occupied and rental units so that qualified applicants may remain in their homes.
4. Assist non-profit organizations with the cost of rehabilitation of existing owner-occupied structures.

Strategy 3: Create or improve infrastructure in target areas.
1. Provide funding for the creation and/or repair of water/sewer lines in areas that are not served or where infrastructure is breaking down.
2. Provide funding pedestrian pathways such as sidewalks (including curb improvements), ADA transition ramps, and multi-purpose pathways.

Strategy 4: Improvement of Public Facilities.
1. Provide funding to non-profits for the improvement of public facilities that are primarily used by HAND target populations.
2. Provide funding to improve neighborhood parks in HAND target areas.

Strategy 5: Public Service Assistance.
1. Provide funding to non-profit organizations that serve low income individuals/families with their basic emergency needs: food, shelter and health care.

2. Provide funding to non-profit organizations that provide a safety net for community members in need.
3. Provide funding to non-profit organizations that provide valuable services to improve quality of life.

In addition, HAND's housing objectives include:

Objective 1: Create opportunity for the development of affordable housing.
Objective 2: Provide financial assistance for the development or modification of housing that is accessible.
Objective 3: Create opportunity for the development of affordable senior housing.
Objective 4: Work to develop creative ways to encourage workforce housing close to employment centers.

3. **Evaluation of past performance**

Priority Needs Analysis and Strategies:

Objective 1: Create opportunity for affordable homeownership

A. *Acquire available properties for construction of affordable housing units.*
Twenty-six (26) properties were acquired for construction of affordable housing units.

B. *Provide infrastructure assistance when applicable.*
Sewer hook on waivers were given by the City of Bloomington Utilities Department for twenty (20) lots that were acquired for affordable housing units. The HAND Curb & Sidewalk program invested $24,591 in sidewalk infrastructure for affordable housing units.

C. *Provide subsidy to for-profit and non-profit developers for the construction of affordable owner-occupied homes.*
HAND subsidized twenty-one (21) projects with for-profit and non-profit developers for the construction of affordable owner-occupied homes.

D. *Provide non-profit developers with attractive construction loans for the construction of affordable owner-occupied homes.*
Non-profit developers were given two loans for a total of $222,740 to build two affordable owner-occupied homes.

E. *Acquire appropriate available properties for rehabilitation.*
Due to the lending market correct made by investors and lending institutions during this time period, it became increasingly more difficult for first time low to

moderate income home buyers to get a mortgage. HAND chose not to pursue this goal at this time.

F. **Provide homeowners direct assistance to purchase and rehabilitate existing homes through HAND's Purchase-Rehab Program.**
One graduate of the Home Buyer's Club took advantage of the Purchase-Rehabilitation Program to purchase and rehabilitate their home.

G. **Provide homeowners direct assistance to purchase homes through HAND's Down Payment and Closing Cost Assistance Program.**
Fourteen (14) eligible graduates of the Home Buyer's Club were granted Down Payment and Closing Cost assistance of $5,000 each to purchase their first homes.

H. **Continue to work with local lenders to create partnership opportunities to finance affordable housing.**
Local lenders in Bloomington traditionally are supportive and lend actively to the low- to moderate-income community. The lending community has been very reluctant to provide mortgages on any property that has attached affordability covenants. HAND has worked to develop partnerships with local lenders to provide mortgages under these parameters. Two lenders are now actively participating in these programs.

I. **Provide support and assistance to potential first time homebuyers through HAND's Home Buyer's Club.**
The Home Buyer's Club program helps first time homebuyers understand and overcome obstacles involved in realizing the American dream of homeownership. Presenters including HAND's HUD-certified housing counselors and local real estate industry professionals. Two-hundred and thirty-six (236) persons earned certifications for completing the 13 hour class.

Objective 2: Create opportunity for the development of affordable rental units

A. **Provide subsidy to for-profit and non-profit developers for the construction of affordable rental units.**

HAND provided $887,000 to developers for the construction of 93 affordable rental units (22 of which are HOME subsidized), such as Crawford Apartments which is a permanently supportive housing complex. This subsidy leveraged $15,994,892.

B. **Provide infrastructure assistance when applicable.**
   No funds were provided in this category.

C. **Provide non-profit developers with attractive construction loans for the construction of affordable rental units.**
   HAND did not provide construction loans for rental new construction during this period. All funds provided to non-profit developers were in the form of conditional loans (grants).

D. **Continue to work with local lenders to create partnership opportunities to finance affordable rental units.**
   Most of the new construction affordable rental units were also Low-Income Housing Tax Credit projects and developers brought their own financing to the table.

E. **Provide support and assistance to potential renters through HAND's education opportunity R101- Renting in Bloomington.**
   R101-Renting in Bloomington provides participates with information on tenants and owners rights and responsibilities, fair housing, the Residential Rental and Lodging Establishment Inspection Program, and now to be a good tenant and neighbor. Successful graduates of R101 are eligible to apply for an interest-free loan to cover security/damage deposits on an appropriate rental unit. Eighty-three (83) certifications of completion have been awarded and forty-five (45) households received deposit assistance.

Objective 3: Encourage neighborhood stabilization

A. **Provide rehabilitation and historic renovation assistance to existing eligible homeowners.**

HAND provided historic construction guidance and financial assistance on 3 Owner-Occupied Rehabilitation Projects and 5 Community Housing Development Organization projects during the last Consolidated Plan period. These projects were either assisted with CDBG or HOME funding.

B. **Provide subsidy to create more accessible rental units to for-profit and not-for-profit developers.**

Subsides were provided to create more accessible rental units at Patterson Pointe Senior Apartments and Crawford Apartments, a permanently supportive housing project for chronically homeless individuals and couples.

C. **Provide rental inspections to maintain the integrity of rental properties.**

All rental properties, with the exception of Indiana University owned properties, located within the city limits must be registered and inspected by the Housing and Neighborhood Development Department (HAND) on a 3, 4 or 5 year rotation basis depending on several factors. During the last Consolidated Plan period, HAND inspected every rental unit at least once or 33,003 inspections.

D. **Provide existing homeowners with assistance to make emergency home repairs that threaten the health and safety of the occupant or the integrity of the structure.**

HAND provided $92,747 in assistance to 26 households to make emergency home repairs.

E. **Provide technical assistance to homeowners on appropriate historic renovations, where applicable.**

In its regulatory oversight of housing in historic districts and among surveyed properties, HAND staff reviewed 187 Certificates of Appropriateness and 53 Demolition Delay cases. In these instances, advice is usually provided in developing remodeling plans for the exterior of the homes.

F. **Provide neighborhood assistance through Neighborhood Improvement Grant or the Small & Simple Grant (general fund).**

Neighborhood Improvement Grant Program provides for nontraditional capital projects with community wide benefit to neighborhood organizations and/or partner organizations. The program is intended to give residents an opportunity to have direct input and influence into the improvement of Bloomington's neighborhoods, such as the mural above that can be found in Building Trades Park. Over the past five years, HAND has expended $183,937.20 (general fund) which leveraged an additional $69,107.82.

The Small & Simple Grant program provides neighborhoods with the opportunity to initiate nontraditional or community building projects require $1,000 or less. Over the past five years, HAND has expended $21,962.20 which leveraged an additional $38,942.91.

G. Provide neighborhoods with neighborhood clean-up grants.

Annually, HAND sponsors two neighborhood cleanups selected through a competitive process. Over the last five years, 12 neighborhood have received clean-ups removing 72 tons of trash, 13,792 pounds of metal (recycled), and 314 tires. In addition, HAND removed hazardous materials and yard waste.

H. *Provide technical assistance to neighborhoods to create or strengthen neighborhood associations.*
    The Program Manager for Neighborhood Services host a number of programs, services and grants to provide assistance with concerns that arise in neighborhoods. Since 2010, assistance as included the following: neighborhoods organized -- 11; neighborhood improvement grant technical assistance -- 21; small & simple technical assistance -- 34; and neighborhood clean-up grants -- 12.

I. *Provide technical assistance to neighborhood to develop a neighborhood plan.*
    The Neighborhood Plan process was discontinued by the HAND and Planning Departments, but HAND still provides assistance to neighborhoods to organize, build capacity, and provide self-direction for improvements in their neighborhoods.

J. *Provide technical assistance to citizens to encourage community building through programs such as Citizen Academy.*
    Citizens' Academy is a nine week program that provides thirty (30) participants with an interactive learning experience about City services, programs, and responsibilities. Through sessions with various City Departments, the participants learn about the challenges to city government, budget limitations, day-to-day operations and mandates. Since 2010, one hundred & fifty (150) citizens have participated in the Academy.

Non-homeless Special Needs:

Objective 1: Provide assistance to the elderly or disabled to allow them to remain in their homes

- 24 homes received accessibility modifications; 12 of those households were considered "elderly."
- 1 elderly households received Tenant Based Rental Assistance.

Objective 2: Provide financial assistance to low-income individuals and families in need of housing

- 34 households received Tenant Based Rental Assistance
- 52 households received damage deposit assistance through HAND's R101 - Renting in Bloomington program (general fund).

Objective 3: Provide financial assistance for the creation of handicapped accessible housing

- 24 individual properties received accessibility modifications
- 61 accessible senior apartments at Patterson Pointe Apartments (8 HOME assisted)
- 25 accessible permanently supportive housing apartments at Crawford Apartments (10 HOME assisted)

Objective 4: Provide financial assistance to organizations that serve special needs groups

- Modification for facilities, operations assistance for DV, homeless & substance abuse

Objective 5: Provide financial and technical assistance to provide for handicapped accessible infrastructure

- Over the course of the 2010 Consolidated Plan financial assistance was provided for handicapped accessible infrastructure in the total amount of $49,951.50.

4.   Summary of citizen participation process and consultation process

In order to assemble the data needed to assess community needs, the Housing and Neighborhood Development (HAND) Department reviewed a variety of data sources. Those sources included: 2010 Census, American Communities Survey information, the Service Community Assessment of Needs (2012), the Heading Home - A Regional Plan to Make Homelessness Rare, Brief & Nonrepeating (2014), the Growth Policies Plan 2002, etc.

HAND did a community wide survey as well as two surveys to specific demographics. HAND hosted a number of public forums around the community on topics such as

affordable housing, economic development homelessness, community development and social services.   Staff members from HAND interviewed key informants from a variety of disciplines on issues that affect the community. A summary of comments is attached as Exhibit A.

5.   **Summary of public comments**

Please see attached Exhibit A for data and comments received during the participation process.

Comments received during the comment period will be added to this document upon receipt. The comment period ends April 13, 2015.

6.   **Summary of comments or views not accepted and the reasons for not accepting them**

Comments received during the comment period will be added to this document upon receipt. Any comments not accepted will be noted at that time. The comment period ends April 13, 2015.

7.   **Summary**

In summary, this Consolidated Plan will build off of the work of the previous Consolidated Plan as outlined above.   The City of Bloomington Housing and Neighborhood Development Department (HAND) will continue to work with its partner city departments and other outside entities to maximize resources to create a better quality of life for all citizens of Bloomington.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1.   Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	BLOOMINGTON	Housing and Neighborhood Development Department
HOME Administrator	BLOOMINGTON	Housing and Neighborhood Development Department

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Table 1 – Responsible Agencies

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Narrative

Consolidated Plan Public Contact Information

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PR-10 Consultation - 91.100, 91.200(b), 91.215(l)

1.   Introduction

The City of Bloomington Housing and Neighborhood Development Department consulted with a wide variety of agencies, boards, commissions and individuals. A complete list of those consulted can be found in PR-15 Citizen Participation Outreach.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

The City of Bloomington provides opportunity to coordinate between agencies through the following processes and committees:

- Community Development Block Grant allocation process
- Jack Hopkins Council Social Services grants allocation process
- The Housing Network (Region 10 CoC committee)

In addition, in 2014, the Bloomington Police and Housing and Neighborhood Development Departments launched the BPD Outreach Program. The focus of this program is to find a better alternative to arrest when dealing with the consequences of either being homeless or at risk for homelessness. The BPD Outreach Program has an advisory committee that includes Centerstone (mental health services), IU Health Bloomington Hospital, Volunteers in Medicine, Shalom Community Center, the faith community, and other agencies such as Monroe County Public Library, Monroe County Probation Office, etc. The advisory committee helps coordinate services for homeless individuals and families encountered by the BPD Resource Officers and street social worker.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

The network of housing and service providers in Bloomington is comprehensive and the city is known for its concern and activism in social issues. Several umbrella organizations have formed to assist in creating more efficient and effective allocation of resources, and to avoid duplication in programming. The South Central Housing Network is a consortium of housing providers including those involved in permanent, transitional and emergency needs. The City of Bloomington Housing and Neighborhood Development Department is a member of the South Central Housing Network.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

ESG funds are distributed through the State of Indiana to Region 10 which is represented by the South Central Housing Network. The Network has developed its plan to end homelessess called *Heading Home: A Regional Plan to Make Homelessness Rare, Brief and Nonrepeating* that outlines the goals of Region 10 in conjunction with the State of Indiana's goals to end homelessness. The State is currently working on an assessment tool to be used state-wide. The release date of this tool is unknown at this time.

**2.	Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities**

Please see PR-15 Citizen Participation below.

Table 2 – Agencies, groups, organizations who participated

Identify any Agency Types not consulted and provide rationale for not consulting

The Housing and Neighborhood Development Department attempted to consult a wide range of agency types for the Consolidated Plan 2015-2019. There is no type of agency that was intentionally not consulted.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Coordinated Human Services -- Public Transportation Plan (2012)	Bloomington/Monroe County Metropolitan Planning Organization (MPO)	Transportation needs of the community, especially for those with special needs.
Community Health Needs Assessment (2011-2012)	IU Heath Bloomington Hospital	Community healthcare assessment
Service Community Assessment of Needs (2012)	United Way of Monroe County, Indiana	Community needs assessment
Heading Home - A Regional Plan to Make Homelessness Rare, Brief & Nonrepeating (2014)	South Central Housing Network	Continuum of Care coordination
Growth Policies Plan (2002)	City of Bloomington Planning Department	Development of housing, infrastructure, etc. This Plan is in the process of being updated.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

Narrative (optional):

Implementation of the Consolidated Plan is described throughout the document. Please see specific sections for information regarding cooperation and coordination with other public entities.

PR-15 Citizen Participation

1.   Summary of citizen participation process/Efforts made to broaden citizen participation
Summarize citizen participation process and how it impacted goal-setting

The Housing and Neighborhood Development Department did a variety of activities to ensure broad citizen participation in the Consolidated Plan Process.   On October 1, 2014, HAND mailed out a survey to 700 random addresses throughout the community. Eighty-two were returned by the Post Office as undeliverable. Two-hundred Seventy-three surveys were completed which is a 44.1% return rate. A survey to 250 Section 8 assisted tenants and Bloomington Housing Authority residents was mailed on October 30, 2014. Thirty-eight were mailed back and 48 were deposited in a sealed box at the Bloomington Housing Authority office which is a return rate of 15%.

HAND conducted series of focus groups on five relevant topics: Community Development , Economic Development, Homelessness, Social Services and Affordable Housing. The focus groups were advertised through the Herald-Times and on the City's webpage . HAND conducted a serious of key informant discussions with key community members. See Table 4 for a complete list of key informants.

In addition, HAND conducted face-to-face surveys with patrons of the Community Kitchen and the Shalom Community Center. Staff members also went out with Bloomington Police Department Resource Officers to interview unsheltered homeless individuals. Individuals were contacted at city parks, at the Monroe County Public Library and along the streets. Interviewees were asked questions about what services they use or have used and what, if any, services are needed but not available.

Comments and survey results are attached as Exhibit A.

Citizen Participation Outreach

Sort Order Date	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
10/1/14	Mailed Survey	Community wide (random)	273 surveys returned	See attached	See attached	
10/2/14	Focus Group	Community Development	9	See attached	See attached	
10/7/14	Focus Group	Affordable Housing	13	See attached	See attached	
10/16/14	Focus Group	Homelessness	25	See attached	See attached	
10/20/14	Focus Group	Economic Development	6	See attached	See attached	
10/21/14	Key Informant	Redevelopment Commission	6	See attached	See attached	
10/24/14	Key Informant	Bloomington Housing Authority	1	See attached	See attached	
10/27/14	Focus Group	Social Services	9	See attached	See attached	
10/30/14	Mailed Survey or available at BHA	Section 8/BHA Residents	86	See attached	See attached	
11/21/14	Key Informant	Stepping Stones	1	See attached	See attached	
11/24/14	Key Informant	Middle Way House	1	See attached	See attached	
11/25/14	Key Informant	Life Designs	2	See attached	See attached	
11/25/14	Key Informant	New Hope	1	See attached	See attached	
12/1/14	Key Informant	Mayor/Deputy Mayor	2	See attached	See attached	
12/5/14	Key Informant	City Council	7	See attached	See attached	
12/8/14	Key Informant	Shalom	1	See attached	See attached	
12/9/14	Key Informant	WorkOne	1	See attached	See attached	
12/9/14	Key Informant	Area 10	1	See attached	See attached	
12/11/14	Key Informant	Community Kitchen	1	See attached	See attached	

Sort Order Date	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
12/11/14	Key Informant	Positive Link	1	See attached	See attached	
12/11/14	Face-to-face Survey	Community Kitchen Patrons	18	See attached	See attached	
12/12/14	Key Informant	Bloomington Economic Development Corporation	1	See attached	See attached	
12/16/14	Face-to-face Survey	Shalom Patrons	29	See attached	See attached	
1/8/15	Key Informant	South Central Housing Network (Region 10)	20	See attached	See attached	
1/15 & 17/15	Face-to-face Survey	Homeless individuals	14	See attached	See attached	
1/22/15	Key Informant	United Way	1	See attached	See attached	

Table 4 – Citizen Participation Outreach

On a yearly basis, the City of Bloomington solicits citizen participation by convening the Citizen Advisory Council (CAC) made up of members from the City Council, Redevelopment Commission, and community members appointed by the Mayor. The Citizen Advisory Council is broken into two sub-committees; one that reviews physical improvement applications and one that reviews social service applications for CDBG funding. The CAC provides recommendations for funding that are approved at a public meeting by the Redevelopment Commission, then by the Mayor, then, also at a public meeting, by the City Council.

Needs Assessment

NA-05 Overview

Needs Assessment Overview

Bloomington, Indiana, is home to Indiana University which contributes significantly to the quality of life, but also drives the cost of living here. The cost of housing is high compared to local wages.

Things to note:

- Twenty-eight percent of renters are cost burdened more than 50%
- 48% of the Housing Authority survey respondents reported that they experienced homelessness at some point.
- In the 2014 Point-in-Time Count, none of the 169 persons without children were Veterans. The Bloomington Housing Authority has increased its VASH vouchers in order to assist in the housing of veterans. (See NA-35 Public Housing)
- Eight percent (7.9%) of Bloomington's population is over 65 years of age.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

In order to make the Consolidated Plan 2015-2019 as useful and long-lived as possible, the following data has been updated when appropriate and possible.

Demographics	Base Year: 2000	Most Recent Year: 2013	% Change
Population	69,868	82,575	18.2%
Households	55,872	30,091	-46.2%
Median Income	$25,377.00	$27,395.00	7.9%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Data Source: http://quickfacts.census.gov/qfd/states/18/1805860.html (2013)

*Note: The number of housing units per the above noted source is 33,239 (2010). The number of households in the 2005-2010 Consolidated Plan based on 2000 census information was 28,400.

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	9,440	4,030	4,845	2,205	9,540
Small Family Households *	1,560	865	1,275	675	4,030
Large Family Households *	104	85	29	85	400
Household contains at least one person 62-74 years of age	360	350	565	285	1,605
Household contains at least one person age 75 or older	225	334	485	210	1,090
Households with one or more children 6 years old or younger *	714	369	454	225	853
* the highest income category for these family types is >80% HAMFI					

Table 6 - Total Households Table

Data Source: 2007-2011 CHAS

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	135	65	75	0	275	0	15	35	10	60
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	45	25	40	0	110	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	65	15	60	0	140	0	0	0	15	15
Housing cost burden greater than 50% of income (and none of the above problems)	6,780	1,375	410	50	8,615	335	255	105	80	775
Housing cost burden greater than 30% of income (and none of the above problems)	300	1,250	1,215	145	2,910	150	160	475	180	965

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Zero/negative Income (and none of the above problems)	995	0	0	0	995	140	0	0	0	140

Table 7 – Housing Problems Table

Data Source: 2007-2011 CHAS

Bloomington Municipal Code Title 16 requires that all rental properties be registered and inspected by the Housing and Neighborhood Development Department for compliance with the Residential Rental and Lodging Establishment Inspection Program (http://bloomington.in.gov/documents/viewDocument.php?document_id=7255). As of January 31, 2015, there were 22,451 registered rental units within the City of Bloomington city limits. All of those units are inspected on a 3, 4, or 5 year cyclical basis. Title 16 defines a "Dwelling unit" as "a single unit providing complete independent living facilities for one or more persons, including permanent provisions for living, sleeping, eating, cooking and sanitation" (BMC 16.02.020). The HAND Department can state that all of the 22,451 registered rental units have "complete plumbing and kitchen facilities." We cannot document the 275 rental units listed in the above table as having "Substandard Housing - Lacking complete plumbing or kitchen facilities" within the city limits.

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	7,025	1,475	580	50	9,130	335	265	140	110	850
Having none of four housing problems	755	1,720	2,990	1,185	6,650	195	570	1,140	860	2,765
Household has negative income, but none of the other housing problems	995	0	0	0	995	140	0	0	0	140

Table 8 – Housing Problems 2

Data Source: 2007-2011 CHAS

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,045	550	460	2,055	170	90	125	385
Large Related	84	60	0	144	20	20	4	44
Elderly	220	145	190	555	125	174	270	569
Other	5,964	1,945	1,060	8,969	175	130	200	505
Total need by income	7,313	2,700	1,710	11,723	490	414	599	1,503

Table 9 – Cost Burden > 30%

Data Source: 2007-2011 CHAS

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	890	230	65	1,185	150	80	10	240
Large Related	84	0	0	84	10	20	0	30
Elderly	170	80	75	325	85	65	55	205
Other	5,840	1,095	300	7,235	90	85	55	230
Total need by income	6,984	1,405	440	8,829	335	250	120	705

Table 10 – Cost Burden > 50%

Data Source: 2007-2011 CHAS

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	50	15	25	0	90	0	0	0	0	0
Multiple, unrelated family households	15	0	0	0	15	0	0	0	15	15
Other, non-family households	75	25	75	0	175	0	0	0	0	0
Total need by income	140	40	100	0	280	0	0	0	15	15

Table 11 – Crowding Information – 1/2

Data Source: 2007-2011 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present								

Table 12 – Crowding Information – 2/2

Describe the number and type of single person households in need of housing assistance.

The Indiana Region 10 Point-in-Time Homeless Count conducted on 1/29/14 shows a total of 353 persons, 221 households, in need of housing. Of those, 302 persons, 201 households, are in Monroe County. The assumption is that the majority of those persons are located within the city of Bloomington. The area shelters show similar results of unduplicated clients for 2014: Backstreet Missions Men's Shelter had 212, Backstreet Missions Agape House (women's shelter) had 13, and Martha's House had 293 (209 men and 84 women).

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Middle Way House provides service and shelter for women and children who are victims of domestic violence. They also provide sexual assault support services. In 2012, Middle Way House provided 131 unduplicated women and their 94 children with emergency shelter. In Fiscal Year 2013, Middle Way House provided services to 150 unduplicated women and children

with emergency services. For Fiscal Year 2014 (through February 2015), they provided services to 99 unduplicated women and children.

In addition, in 2012, Middle Way House answered 130 rape crisis calls.

What are the most common housing problems?

Due to Bloomington Municipal Code Title 16, substandard rental housing is fairly rare as all rental properties are inspected as outlined above. Bloomington Municipal Code Title 20 (Unified Development Ordinance) limits the number of unrelated adults that can occupy certain zoning areas. Therefore, the most common housing problem is cost burden. As noted in Tables 9 and 10 above, cost burden for renters is a substantial problem with 39% of all households paying more than 30% and 29% of all households paying more than 50% of their gross monthly income on housing. According to the Service Community Assessment of Needs (SCAN) for Monroe County, Indiana, 13% of those surveyed in 2010 indicated a major problem having enough money to pay their rent or mortgage. (https://www.monroeunitedway.org/scan)

Are any populations/household types more affected than others by these problems?

Households with very low income are more affected by cost burden than those of higher incomes. Table 9 shows that 24% of rental households below 30% area median income have a cost burden of more than 30%. For cost burdened homeowners below 30% area median income, the percentage of households that are cost burdened greater than 30% is less than 2%. Table 10 shows similar results for those cost burdened greater than 50% with 23% for renters and 1.1% for homeowners. The SCAN shows that of the households that stated they had difficulty having enough money to pay rent or mortgage, 58% of them had household incomes below $25,000.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

The 2014 Point-in-Time count shows 131 persons (40 households) with at least one adult and one child in Monroe County and a total of 175 persons (51 households) in Region 10. One hundred twenty (120) of those persons (24 households) are in transitional housing units. Fifty persons (17 households) are in emergency shelter. There were no unsheltered families found during this Point-in-Time count. Of the households living in emergency shelter, 28 were below the age of 18.

Since February 2014, the Shalom Community Center has provided Rapid Rehousing Assistance who meet the criteria for assistance. The most common issues that caused a loss of housing were loss of employment, cost of housing is too high, difficulty with money management, and addictions. The criteria for assistance is:

- Households must meet the HUD definition of homeless
- Households have to have current employment (or income)
- Households must be able to pay at least 50% of their rent & utilities

Through the end of January 2015, Shalom provided assistance to 87 households (102 adults and 42 children). As of that date, 85% of those households were still housed, 10% lost their housing and 5% were unable to be reached.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

Estimates were based on the 2014 Point-in-Time County.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

The most common housing characteristic linked with housing instability is cost burden.

Discussion

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

There does not appear to be a disproportionately greater need by any racial or ethnic group in Bloomington. See below for details.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	7,035	460	1,300
White	5,775	460	795
Black / African American	390	0	19
Asian	425	0	475
American Indian, Alaska Native	29	0	0
Pacific Islander	0	0	0
Hispanic	280	0	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,920	980	0
White	2,365	790	0
Black / African American	199	115	0
Asian	225	0	0
American Indian, Alaska Native	30	0	0
Pacific Islander	0	0	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Hispanic	55	35	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,710	2,390	0
White	1,510	2,065	0
Black / African American	25	85	0
Asian	85	110	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	4	50	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	430	1,685	0
White	400	1,500	0
Black / African American	0	45	0
Asian	19	120	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	10	0	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

Discussion

According to the 2010 Census (http://quickfacts.census.gov/qfd/states/18/1805860.html), Bloomington's population racial/ethnic breakdown is as follows:

White	83%	Black or African American	4.6%
American Indiana & Alaskan Native	0.3%	Asian	8%
Native Hawaiian or Other Pacific Islander	0.1%	Hispanic	3.5%

The tables noted above show that there is no disproportionately greater need was reported for Bloomington. In the 0-30% Area Median Income, 5.5% of the reporting Black/African American households and 4% of Hispanic households noted one or more housing problem. In the 30-50% Area Median Income bracket, 7% of the reporting Black/African American households noted one or more housing problems.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

Please see data below.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,600	895	1,300
White	5,410	830	795
Black / African American	380	10	19
Asian	425	0	475
American Indian, Alaska Native	29	0	0
Pacific Islander	0	0	0
Hispanic	220	60	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,315	2,590	0
White	1,015	2,125	0
Black / African American	60	259	0
Asian	185	45	0
American Indian, Alaska Native	10	25	0
Pacific Islander	0	0	0
Hispanic	25	65	0

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	465	3,630	0
White	420	3,145	0
Black / African American	0	110	0
Asian	25	170	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	4	50	0

Table 19 – Severe Housing Problems 50 - 80% AMI
Data Source: 2007-2011 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	165	1,950	0
White	145	1,760	0
Black / African American	0	45	0
Asian	19	120	0
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	0	10	0

Table 20 – Severe Housing Problems 80 - 100% AMI
Data Source: 2007-2011 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

Discussion

According to the 2010 Census (http://quickfacts.census.gov/qfd/states/18/1805860.html), Bloomington's population racial/ethnic breakdown is as follows:

White	83%	Black or African American	4.6%
American Indiana & Alaskan Native	0.3%	Asian	8%
Native Hawaiian or Other Pacific Islander	0.1%	Hispanic	3.5%

For Severe Housing Problems, again there appeared to be little disproportionately greater need for any racial or ethnic group with the exception of Asian households. Asian households between 30-50% and 80-100% Area Median Income reported in greater numbers than population average 14% and 11.5% respectively. For Black/African American households that was only true for households between 0-30% Area Median Income showing 5.7%.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

Cost burden is the highest housing problem in Bloomington. Bloomington, Indiana is home to Indiana University, and the student population (46,416 for 2014-2015 - http://news.iu.edu/releases/iu/2014/09/enrollment-fall-2014.shtml) drives the demand for and cost of housing.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	13,215	3,920	8,430	1,300
White	11,685	3,395	6,945	795
Black / African American	540	175	420	19
Asian	490	144	600	475
American Indian, Alaska Native	0	25	43	0
Pacific Islander	25	0	0	0
Hispanic	295	100	250	0

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2007-2011 CHAS

Discussion:

According to the 2010 Census (http://quickfacts.census.gov/qfd/states/18/1805860.html), Bloomington's population racial/ethnic breakdown is as follows:

White	83%	Black or African American	4.6%
American Indiana & Alaskan Native	0.3%	Asian	8%
Native Hawaiian or Other Pacific Islander	0.1%	Hispanic	3.5%

Cost burden is the most common housing problem in Bloomington and, with the exception of one outlier, there is no disproportionately greater need. For the no/negative income, the 36% of the Asian households for that category reported being cost burdened.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

While there are a few areas where the need is slightly above the census percentage, the variances are very small.

If they have needs not identified above, what are those needs?

Please see above.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

Historically, Bloomington's small African American population lived on the west side, where a segregated black grade school was active from 1915-1952. This large area was located south of 12th Street and north of Kirkwood Avenue, from Adams Street on the west to the Square. The working class neighborhoods of Bloomington lay west of the old CSX railroad right-of-way (B-Line) and Walnut Street. However, Bloomington does not really have any areas where there is a concentration of any racial or ethnic group. Please see attached census maps marked as Exhibit B.

NA-35 Public Housing – 91.205(b)

Introduction

The Bloomington Housing Authority's mission is to "administer public funds using available resources in a manner which will allow the BHA to offer a variety of affordable housing opportunities and supportive services that foster stability and self sufficiency through creative partnerships while servicing our customers with the highest level of professionalism and respect." The Bloomington Housing Authority is rated as a high performer with a PHAS Score of 96.

Totals in Use

				Program Type					
	Certificate	**Mod-Rehab**	**Public Housing**	**Vouchers**			**Special Purpose Voucher**		
				Total	**Project - based**	**Tenant - based**	**Veterans Affairs Supportive Housing**	**Family Unification Program**	**Disabled ***
# of units vouchers in use	0	11	296	1,249	22	1,181	35	0	0
Updated # of vouchers (BHA - 2015)	0	7	308	1,341	48	1,214	66	6	0

Table 22 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	5,436	7,650	9,903	7,810	9,970	6,507	0
Average length of stay	0	0	3	6	2	6	0	0
Average Household size	0	1	2	2	2	2	1	0
# Homeless at admission	0	4	2	12	0	11	1	0
# of Elderly Program Participants (>62)	0	0	42	204	5	198	1	0
# of Disabled Families	0	10	80	511	4	477	22	0
# of Families requesting accessibility features	0	11	296	1,249	22	1,181	35	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Updated Characteristics by BHA 2015

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program

Average Annual Income	0	6130	6844	9,958	10,973	11,022	9,947	11,716
Average length of stay	0	0	3	2	2	6	1	1
Average Household size	0	1	2	2	2	2	1	2
# Homeless at admission	0	0	9	17	0	17	0	0
# of Elderly Program Participants (>62)	0	0	45	218	23	188	6	0
# of Disabled Families	0	10	111	647	19	582	42	0
# of Families requesting accessibility features	0	11	6	163	0	163	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0

Race of Residents

				Program Type					
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	7	260	1,077	19	1,020	31	0	0
Black/African American	0	4	32	162	3	152	4	0	0
Asian	0	0	3	4	0	3	0	0	0
American Indian/Alaska Native	0	0	1	5	0	5	0	0	0
Pacific Islander	0	0	0	1	0	1	0	0	0
Other	0	0	0	0	0	0	0	0	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Updated Race of Residents by BHA 2015

Race	Certificate	Mod-Rehab	Public Housing	Program Type Vouchers Total	Project - based	Tenant - based	Special Purpose Voucher Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	6	264	1,115	43	1,004	56	6	0
Black/African American	0	0	41	234	4	222	8	0	0
Asian	0	0	5	7	1	4	2	0	0
American Indian/Alaska Native	0	1	0	4	0	3	0	0	0
Pacific Islander	0	0	0	1	0	1	0	0	0
Other	0	0	1	4	0	4	0	0	0

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type Vouchers Total	Project - based	Tenant - based	Special Purpose Voucher Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	2	14	0	14	0	0	0
Not Hispanic	0	11	294	1,235	22	1,167	35	0	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Updated Ethnicity of Residents by BHA 2015

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	4	21	0	20	1	0	0
Not Hispanic	0	7	297	1,320	48	1,194	65	6	0

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

The Bloomington Housing Authority had 50 accommodation requests in 2014. Needs include accessible units for families (larger than one bedroom with no stairs), grab bars, raised toilet seats, accessible street parking, and access to units (i.e. handicap ramps).

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

Immediate needs include: access a path to a living wage job, affordable childcare, repairing bad credit, and attaining educational credentials to qualify for employment.

How do these needs compare to the housing needs of the population at large

On October 30, 2014, a survey was mailed to 250 Housing Choice voucher and public housing tenants.   Eighty-six surveys were received which is a 15% return rate. That survey indicated:

- □ 35% have lived in current housing 1-3 years, 22% less than a year, 18% 4-6 years
- □ Majority (31%) report waiting 1-3 months for current housing
- □ 76% reported feeling satisfied or very satisfied with current housing situation
- □ Q: If you are dissatisfied with your current living arrangement, why? Fifty-one (51) responded to question with a majority (35%) reported not feeling safe, followed by 29% not liking neighborhood
- □ Q: What are the obstacles, if there are some, to improving your housing situation:
    - o 38% reported NONE
    - o 29% reported rent is too high
    - o 22% reported lack of required credit
- □ Q: Have you or anyone in your household used any of the following community resources and progams (top 4):
    - o 57% used Salvation Army
    - o 41% used Centerstone
    - o 36% used Community Kitchen
    - o 34% used Monroe County United Ministries
- □ Q: Prior to your current housing arrangement, had you ever experienced homelessness:
    - o 48% of respondents reported experiencing homelessness at some point
- □ Q: How many times had you experienced homelessness:
    - o 45% experienced homelessness 3 or more times
    - o 37% experienced homelessness 1 time
    - o 18% experienced homelessness 2 times
- □ Q: What services were most helpful to you when you experienced homelessness?:
    - o 38% had some form of a food service related answer
    - o 38% had some form of a shelter related answer
- □ Q: What strains your budget the most?:
    - o 53% reported food
    - o 38% reported utilities
    - o 36% reported transportation

- □ Q: Are you interested in taking a class on renting, homeownership, budgeting, credit, predatory lending, none of above?:
  - o 68% reported none of above
  - o 19% homeownership
  - o 15% credit
  - o 12% budgeting
- □ Q: Have you ever experienced housing discrimination while in Bloomington:
  - o 85% reported never experiencing housing discrimination in Bloomington
- □ Q: What is the highest level of education you have completed:
  - o 59% have a high school diploma/GED or less
- □ Q: Please select one of the following in regards to your current employment status:
  - o 57% receive disability or social security benefits,
  - o 17% seeking employment,
  - o 26% employed in some manner (Full – 11%, part – 14%, more than one job – 1%)
- □ 15% age 24-34, 23% age 34-45, 35% age 45-62, 21% age 62+
- □ 53% of respondents from a 1 person household
- □ Zip code:
  - o 32% from 47403
  - o 32% from 47401
  - o 30% from 47404
  - o 6% from 47408

Discussion

The City of Bloomington is fortunate to have a high performing housing authority that works to provide quality housing to its clients. See updated statistical information in the enhanced version of the Consolidated Plan 2015-2019.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

Please note that the Point-in-Time data is for Region 10. Information will be provided on a County/City level when possible.

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Monroe County:

	2014	2013
Households with at least one adult & one child		
Households	40	42
Persons	131	138
Households without children		
Households	169	160
Persons	169	160
Households with only children		
Households	2	6
Persons	2	6
Veterans with at least one adult and one child		
Households	0	Unknown
Persons	0	Unknown
Veterans without children		
Households	16	15
Persons	16	15

Monroe County Homeless Sub-Populations:

	2014	2013
Chronically Homeless Individuals	42	45
Chronically Homeless Families	3	3
Persons in Chronically Homeless Families	8	7
Adults with a Serious Mental Illness	41	41
Adults with Substance Abuse Disorder	36	34
Adults with HIV/AIDS	3	0
Victims of Domestic Violence	100	82

Nature and Extent of Homelessness: (Optional)

Race: White	**Sheltered:** 322	**Unsheltered (optional):** 7
Race: Black/African-American	**Sheltered:** 35	**Unsheltered (optional):** 1
Race: Asian	**Sheltered:** 0	**Unsheltered (optional):** 0
Race: American Indiana or Alaskan Native	**Sheltered:** 0	**Unsheltered (optional):** 0
Race: Native Hawaiian or Other Pacific Islander	**Sheltered:** 0	**Unsheltered (optional):** 0
Race: Multiple Races	**Sheltered:** 5	**Unsheltered (optional):** 0
Ethnicity: Non-Hispanic	**Sheltered:** 345	**Unsheltered (optional):** 8
Ethnicity: Hispanic	**Sheltered:** 17	**Unsheltered (optional):** 0

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

According to the Point-in-Time count conducted on January 29, 2014, there are forty-two households (131 individuals) in Monroe County in need of housing assistance. Fifty-eight percent (58%) of the reported households with children were residing in Transitional Housing at the time of the count. None of those households reported to be families of veterans. The Point-in-Time count held on January 30, 2013, shows forty-eight (48) households and 144 persons experiencing homelessness in Monroe County. Of those, 96 were under the age of 18. Sixty-four percent (64%) were residing in Transitional Housing.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

In 2014, twenty-two percent (22%) of the households report being either Black/African-American or Multiple Races. Ten percent (10%) report being Hispanic.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

On January 15 & 17, 2015, HAND staff accompanied BPD Resource Officers to survey individuals who are identified themselves as homeless or at risk for homelessness on use of services and need. The 14 individuals who were surveyed, noted their housing situations as follows: Inter-Faith Winter Shelter (6), Rental with no assistance (2), Unsheltered (2), Housing Choice Voucher

(1), Crawford (1), Rapid Rehousing (1), and Living with friends (1). The most commonly used service/agency was Shalom Community Center with 15. Other commonly used services included Community Kitchen (12), Salvation Army (10), Mother Hubbard's Cupboard (9), Volunteers in Medicine (8), Centerstone (7), New Leaf New Life, Martha's House and Inter-Faith Winter Shelter (6), and Indiana Legal Services and Monroe County United Ministries (4). Eight (8) of the 14 individuals surveyed indicated that they have medical insurance, two are veterans, and four do not have medical insurance.

Discussion:

The City of Bloomington, through the Housing and Neighborhood Development (HAND) Department has historically assisted service and housing providers who work extensively with homeless or at-risk for homelessness individuals and families through the following sources:

- Community Development Block Grant Social Services
- Community Development Block Grant Physical Improvements (reconstruction/rehabilitation)
- HOME Investment Partnership (housing new construction)
- Jack Hopkins Council Social Service Grants

Priorities for the next five years include:

1. BPD Outreach Program. Continue the BPD Outreach Program by coordinating community resources to address the needs of individuals and families struggling with homelessness. This program was launched on April 1, 2014. Six Bloomington Police Department Officers volunteered, along with a Street Social Worker, to provide access to assistance for those in need. Initial indications have been extremely positive showing a 48.7% decrease in police involvements, a 55.2% decrease in arrests and a 29.15% decrease in emergency room usage from 2013 to 2014 for individuals who were at one point identified as part of the homeless population. According to IU Health - Bloomington, the Blue Dollar cost savings was $52,000. Blue dollars does not imply actual savings as it did not result in reducing expenses, but rather to redirect the equivalent staff hours to improve patient care to other Emergency Room patients, or allowing Security to better police the campus.

2. Funding for service providers. Continue to provide financial assistance to emergency service providers through CDBG Social Services and Jack Hopkins Council Social Service grant programs. Between 2010 -2014, the City provided $425,191 in CDBG and $708,947.63 to agencies providing emergency services. Those services included, but are not limited to: Community Kitchen, Inter-Faith Winter Shelter, New Hope Family Shelter, Stepping Stones, Shalom Community Center, and Volunteers in Medicine.

3. Permanently Supportive Housing. Provide funding for future permanently supportive housing developments. In 2013, the City of Bloomington provide HOME Investment Partnership Funds to assist in the development of the 25 unit Crawford Apartments. Crawford Apartments is a "housing first" supportive housing development.

4. Tenant Based Rental Assistance. Provide assistance through Tenant Based Rental Assistance (TBRA) to households on the Housing Choice Voucher waiting list and households with special needs.

5. <u>South Central Housing Network</u>. Provide technical assistance and financial support to the continued refinement and implementation of the Region 10 "Heading Home" plan to make homelessness rare, brief and nonrepeating.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

Bloomington's comprehensive array of services for individuals with special needs, which include services designed for the elderly, persons with disabilities, and persons with HIV/AIDS all exist within our community.

Describe the characteristics of special needs populations in your community:

As of the 2010 Census, 6,523 persons were 65 years or over. This constitutes 7.9% of Bloomington's population. Bloomington has been recognized as a wonderful place to retire because of the vast number of activities through Indiana University and the community. Bloomington, through its community of services, allows the elderly to have options to live as independently as possible and to have a good quality of life.

The 2010 Census also indicates that 5,532 persons under the age of 65 are living with a disability. This constitutes 6.7% of Bloomington's population.   Bloomington has long provide services to children and adults with disabilities, starting with Stone Belt which opened its doors to provide education to children with development disabilities in 1958. Providing opportunities for active citizenship for individuals with disabilities is the mission of organizations such as Stone Belt and LifeDesigns.

According to the Indiana State Department of Health, there are 215 individuals living with HIV/AIDS in Monroe County (http://www.in.gov/isdh/files/Map_Persons_Living_with_HIV_by_County.pdf). Positive Link, a program of Indiana University Health Bloomington Hospital Community Health, is the preeminent provider of comprehensive prevention and holistic social services for those impacted with HIV in south central Indiana. Positive Link, based in Bloomington, provides comprehensive services to clients, including housing assistance.

What are the housing and supportive service needs of these populations and how are these needs determined?

Housing and supportive service needs of these populations are determined by population estimates, demand for services, and other specific needs surveys. Please see above.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

Please see above.

Discussion:

Objectives for the next five years include:

1. Provide financial assistance to develop additional housing for special needs populations such as senior/accessible housing. In 2012, HAND provided financial assistance for the

development of Patterson Pointe Senior Apartments, a 61 unit apartment complex for persons age 55 and over.

2. Provide financial assistance to allow the elderly or disabled to remain in their homes.
   a. Owner-Occupied Rehabilitation Loan Program -- provides financial assistance to bring owner-occupied homes up to current building code, make energy efficiency upgrades, and accessibility modifications, if needed.
   b. Home Modification for Accessible Living -- provides financial assistance to make accessibility modifications.

3. Provide financial assistance to organizations that serve special needs groups through CDBG and/or Jack Hopkins Council Social Service Grant programs.

4. Provide financial and technical assistance to provide for accessible infrastructure and/or facility improvements. This includes the development and/or reconstruction of sidewalks to meet ADA requirements.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

Blooomington has a robust social service community. As those agencies grow and change, their physical needs also change. In order to keep facilities usable and accessible for clientele, those agencies must be able to modify their buildings to meet their needs. Currently, the Boys & Girls Club at Crestmont is renovating/reconstructing/expanding their new facility to meet their needs.

The City of Bloomington was incorporated in 1845. Its history is an important part of the culture. Many of those historical structures are used by governmental and/or social service agencies for public service. It is important to maintain the historical integrity of those buildings. Currently, the Banneker Community Center, once the segregated African-American School, is getting ready to celebrate its 100th anniversary. Necessary repairs are being made to the WPA limestone retaining wall. This wall is an important part of the historical nature of the site and should be preserved.

How were these needs determined?

The City of Bloomington determined its non-housing community development needs as follows:

1. Community Surveys
2. Community Focus Groups
3. Key Informant Surveys
4. Historic Data
5. Existing Community Data

Describe the jurisdiction's need for Public Improvements:

According to the Community Survey responses, 34.47% of the respondents believe that the area in most need of improvement is sidewalks/streets, followed by neighborhoods (30.21%). Suggested improvements include: additional sidewalk connectivity, sidewalk improvement/repairs, additional ADA ramps, additional multi-purpose pathways, additional bike lanes, more street improvements (including street trees), more street lighting, additional public transportation routes, extended public transportation hours, additional bus shelters, improved storm water systems, updated water/waste water systems, and install waste water systems in areas where they do not exist.

How were these needs determined?

The City of Bloomington determined its non-housing community development needs as follows:

1. Community Surveys
2. Community Focus Groups
3. Key Informant Surveys
4. Historic Data
5. Existing Community Data

Describe the jurisdiction's need for Public Services:

The Community Survey ranks mental health and related services as the most critical need for our community. Followed closely by affordable childcare. Other critical needs noted include: substance abuse related services, emergency assistance such as food, housing & utilities assistance, job training/employment services, housing related services, and basic medical related services.

How were these needs determined?

The City of Bloomington determined its non-housing community development needs as follows:

1. Community Surveys
2. Community Focus Groups
3. Key Informant Surveys
4. Historic Data
5. Existing Community Data

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

As noted in the Housing Needs Assessment, cost burden is the biggest obstacle to housing in Bloomington. The housing market is driven by the largest tenancy group in Bloomington, Indiana University students.

As outlined throughout this document, Bloomington has a need for affordable units. Our most lucrative market is student housing and our vacancy rate is very low. According to a report provided to the Monroe County Apartment Association, a survey of 112 properties including 12,096 units with an occupancy rate of 95% showed average rents to be $953. The minimum income for a household to afford a rental unit at $953/month would be $38,124. Please note that according to this report, 7,626 units are at or below this amount and 4,234 are one bedroom or less, 3,003 are 2 bedrooms, 381 are 3 bedrooms and 8 are 4 bedrooms. The most expensive market is the Downtown Submarket with average rents of $1,705 and only 118 units below the over all average of $953 and all of them one bedroom or less. The least expensive submarket is the North Submarket with average rents of $855 and a range of 0 - 3 bedroom units under $953/month. However, this submarket area would require transportation to the major employment centers of Bloomington.

As outlined below, due to Bloomington's long standing rental inspection program, substandard housing exists, but only in a limited capacity and, if it is rental housing, there is a mechanism in place to require its improvement.

As outlined in our objectives below, the City of Bloomington plans work toward the creation of a wide continuum of affordable housing units to help meet the needs of the community.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	11,747	35%
1-unit, attached structure	2,602	8%
2-4 units	3,783	11%
5-19 units	9,283	28%
20 or more units	4,812	14%
Mobile Home, boat, RV, van, etc	990	3%
Total	*33,217*	*100%*

Table 26 – Residential Properties by Unit Number

Data Source: 2007-2011 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	21	0%	703	4%
1 bedroom	221	2%	6,342	32%
2 bedrooms	2,395	24%	7,800	39%
3 or more bedrooms	7,462	74%	5,119	26%
Total	*10,099*	*100%*	*19,964*	*101%*

Table 27 – Unit Size by Tenure

Data Source: 2007-2011 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

Units assisted through the Low-Income Housing Tax Credit Program:

Development	Type of Housing	No. of Units
Bicycle Apartments	Family	77
Cambridge Square	Elderly	153
Crestline Properties	Family	45
Henderson Courts	Family	150

Orchard Glen Cooperative	Family	350
Providence Place	Elderly	57
Westplex Woods Apartment	Accessible	20
Woodbridge Apartments I	Family	30
Total		

City of Bloomington HOME Investment Partnership Assisted Units:

Development	Type of Housing	No. of Units
Amethyst House	3/4 House	5
Centerstone	SRO	18
Centerstone	Special Needs Housing	8
Middle Way House	DV Transitional Apartments	28
Middle Way House	Accessible Apartments	6
Renaissance Rentals	Accessible	11
LifeDesigns	Special Needs Housing	12
LifeDesigns	Group Home	4
LifeDesigns/Crawford Apt.	Permanently Supportive Housing	25
Patterson Pointe Senior Housing	Senior Housing	61
Rental New Construction	Family	58
Rental Rehabilitation	Family	55
Total		291

Note: Total number of units at each complex that meet this criteria. Not all units have HOME investments. Per IDIS-PR16, 95.8% of HOME assisted units serve households between 0-60% Area Median Income and 100% serve households under 80% Area Median Income.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

We do not expect any Section 8 contracts to expire in the next five years. In the next five years, affordable covenants on 77 owner-occupied properties will expire. The majority of these properties were developed by Habitat and will likely remain affordable as those property owners are less likely to move from their homes. There are 6 rental properties with affordability covenants that will expire in the next five years. Of those 6, one was developed in partnership with a social service agency and will likely remain affordable. Those six properties account for 14 units.

Does the availability of housing units meet the needs of the population?

Bloomington has a very low vacancy rate for both owner-occupied (1.5%) and rental (3.1%). With vacancy rates so low, demand for housing is very high which drives prices up. Please see discussion below MA-15.

Describe the need for specific types of housing:

Accessible housing -- According to the U.S. Census 2010, there are approximately 5,532 persons in Bloomington who are under the age of 65 and have a disability. There are also 6,523 persons over the age of 65. While not all of these individuals will need accessible housing, many of them likely would benefit from it. The 2000 edition of the *Directory of Resources and Services for People with Disabilities* developed by the Bloomington Council on Accessibility shows 388 units and HAND's last count noted 455 units that are accessible in Monroe County.

Affordable Housing within walking distance of employment centers -- *A Look Inside the 2011 Bloomington Economy* by the Bloomington Economic Development Corporation shows the largest employment by section, 2009, to be Government with employment numbers of 23,081. This would include Indiana University which has an employment base of approximately 7,400 people (http://www.iub.edu/faculty). The second largest sector is Health Care and social assistance with employment numbers of 9,156. Most of these jobs are located in or near the Bloomington downtown. Yet, housing for the basic workers is likely out of reach due to the student housing demand which pushes low to moderate income households further out of the downtown area making them more dependent on transportation.

Senior housing -- There are approximately 6,523 persons over the age of 65 living in Bloomington. While the median age in Bloomington is 23.3 years due to the presence of 46,416 Indiana University students, the population is aging. Bloomington was listed in the *Top 25*

Places to Retire by **Forbes** in 2012, **AARP's** *10 Great Small Cities for Retirement* in 2011, and **Money Magazine's** *Top 25 Places to Retire* in 2011. Bloomington has a lot to offer retirees; excellent theater, collegiate sports, museums, parks and many activities. Demand for senior housing continues to increase; particularly affordable senior housing. At this time, all senior housing complexes are full.

Workforce housing -- Bloomington has a highly educated populace with 56.6% of the population having a Bachelor's degree or higher. Median household income is $53,046 with median income for men at $20,548 and women at $13,828 (http://factfinder.census.gov). In order to attract and maintain an accessible workforce, housing needs to be available for individuals and households that are ineligible for affordable housing programs, but below what market rate housing would require approximately 81% - 125% Area Median Income.

Discussion

In order to encourage the development of housing as outlined above, objectives for the next five years will include:

Objective 1: Create opportunity for the development of affordable housing.

Objective 2: Provide financial assistance for the development or modification of housing that is accessible.

Objective 3: Create opportunity for the development of affordable senior housing.

Objective 4: Work to develop creative ways to encourage workforce housing close to employment centers.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

Cost of Housing

	Base Year: 2000	Most Recent Year: 2011	% Change
Median Home Value	119,300	166,300	39%
Median Contract Rent	491	644	31%

Table 28 – Cost of Housing

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Rent Paid	Number	%
Less than $500	5,216	26.1%
$500-999	11,110	55.7%
$1,000-1,499	2,218	11.1%
$1,500-1,999	762	3.8%
$2,000 or more	658	3.3%
Total	*19,964*	*100.0%*

Table 29 - Rent Paid

Data Source: 2007-2011 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	964	No Data
50% HAMFI	4,314	715
80% HAMFI	13,234	2,085
100% HAMFI	No Data	3,309
Total	*18,512*	*6,109*

Table 30 – Housing Affordability

Data Source: 2007-2011 CHAS

Monthly Rent

Monthly Rent ($)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	548	598	747	1,042	1,323
High HOME Rent	548	598	747	1,042	1,145
Low HOME Rent	548	598	718	830	926

Table 31 – Monthly Rent

Is there sufficient housing for households at all income levels?

Monthly Housing Cost as Percent of Income:

Income Levels	Owner-Occupied	Rental-Occupied
Less than 15%	NA	6.8%
15.0 - 19.9%	45.5%	7.2%
20.0 - 24.9%	19.1%	8.8%
25.0 - 29.9%	8.7%	8.3%
30.0 - 34.9%	7.0%	8.5%
35.0% or more	19.7%	60.4%

Source: American Fact Finder http://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?src=CF

Bloomington's housing market is affected by the presence of Indiana University. Affordable housing in the core neighborhoods are prime rental property and often purchased by investors at prices that low to moderate income individuals and families cannot afford. More than twenty-six percent (26.7%) of owner-occupied households are spending more than 30% of their gross monthly income on housing costs. While we do not have specific data for owner-occupied move-in dates, 83.2% of Bloomington's households moved into their housing units after 2000. The greatest percentage of these are likely to be renters given our housing demographics, but it stands to reason that the more recently a household has purchased a home, the more likely they will spend more of their gross monthly income on their housing costs given the cost of housing available for purchase in Bloomington. Especially when you note that the 2009-2013 ACS Income in the Past 12 Months (inflation-adjusted dollars) shows that 57.1% of households in Bloomington make less than $34,999/year. (http://factfinder.census.gov/). The maximum house price a household with an annual income of $34,999/year could afford is $131,000 (assuming 4% interest rate for 30 years) if they are willing/able to spend the full 30% gross monthly income on housing. On March 9, 2015, a review of the properties for sale in Bloomington (homefinder.org) showed 724 listings with Bloomington addresses (includes much of Monroe County outside the city limits). Three hundred thirty-three (333) properties are available for sale with listing prices below $150,000. Of those 333 properties, fifty-four (54) are houses in the city limits with a price breakdown as

follows: below $50,000 (0), between $50,000 - $100,000 (17) and between $100,000 - $150,000 (37).

Further, rents are driven by the student market and those units are often unaffordable for low to moderate income families. Sixty-six percent (66.2%) of Bloomington's housing stock is rental and rental vacancy rates remain very low at 3.1% (http://factfinder.census.gov/). According to the above table, 68.9% of the rental households spend more than 30% of their gross monthly income on housing costs. The ACS Selected Housing Characteristics shows median rent paid at $782/month. CBRE provided a Bloomington Apartment Market Overview on January 27, 2015 that shows average rent at over $900 and occupancy rate at about 95%. The competition for rental units in the residential core areas is significant which pushes low to moderate income households out of the walk able downtown to places where they are more dependent on transportation. Sixty-one percent (61.7%) of Bloomington residents drove along to work with a median travel time of 15.3 minutes.

How is affordability of housing likely to change considering changes to home values and/or rents?

Unlike much of the country, Bloomington did not significantly suffer from the housing crash. Home values and rents have remained relatively stable since the last Consolidated Plan. We do not anticipate significant changes to our market in the next five years due to home values or rents.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

The Federal Office of Management and Budget decided to include Greene and Owen counties in the Bloomington Metropolitan Area (MSA) which lowered the Fair Market Rents for Bloomington in 2005. Fair Market Rents for the Bloomington MSA in 2014 are as follows:

	Eff	1 BR	2 BR	3 BR	4 BR
Low HOME Rent Limit	558	598	718	830	926
High HOME Rent Limit	571	624	779	1044	1145

According to a market analysis conducted by CBRE and presented on January 27, 2015, average rents for Bloomington are as follows:

	Eff	1 BR	2 BR	3 BR	4 BR

| Average Rents | 574 | 734 | 704 - 1,068 | 803 - 1,192 | 1,973 - 2,663 |

Note: Ranges are due to bathroom counts.

With demand being so high, landlords may choose to rent at market rate limiting the number of affordable rental units in the market.

Discussion

See objectives outlined above.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

This section is a discussion on the condition of housing in Bloomington. The most common condition Bloomington residents have with regards to their housing is cost burden. As that is outlined above, this section will focus on the physical characteristics of housing.

Definitions

"Dwelling unit" means a single unit providing complete independent living facilities for one or more persons, including permanent provisions for living, sleeping, eating, cooking and sanitation.

"Residential rental unit" for the purposes of this document means any dwelling unit, rooming house, or rooming unit occupied by a peson(s) other than the owner and/or their legal dependent, that has been inspected and permitted through Bloomington Municipal Code Title 16.

"Selected condition" from the US Census Housing Characteristics in the U.S. Table means one of the following: crowding, cost burden, house heating fuel, plumbing facilities, sewage disposal, water source, and telephone service.

"Substandard unit" for either owner-occupied or rental use means a unit that is absent complete plumbing, bath, kitchen facilities for the exclusive use of that unit and/or is structurally unsound.

"Substandard condition but suitable for rehabilitation" means a substandard housing unit that is structurally sound and economically feasible to repair.

"Unsafe premises" means a building or structure, or any part of a building or structure that is:
1. in an impaired structural condition that makes it unsafe to a person or property;
2. a fire hazard;
3. a hazard to public health;
4. a public nuisance;
5. dangerous to a person or property because of a violation of a statue or ordinance concerning building condition or maintenance; or
6. vacant and not maintained in a manner that would allow human habitation, occupancy, or use under the requirements of a statute or ordinance;

is considered an unsafe building. Indiana Code 36-7-9-4.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	**%**	**Number**	**%**
With one selected Condition	2,084	21%	12,051	60%
With two selected Conditions	23	0%	287	1%
With three selected Conditions	0	0%	78	0%
With four selected Conditions	0	0%	31	0%
No selected Conditions	7,992	79%	7,517	38%
Total	*10,099*	*100%*	*19,964*	*99%*

Table 32 - Condition of Units

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	**%**	**Number**	**%**
2000 or later	1,127	11%	2,962	15%
1980-1999	3,364	33%	6,460	32%
1950-1979	4,041	40%	8,236	41%
Before 1950	1,567	16%	2,306	12%
Total	*10,099*	*100%*	*19,964*	*100%*

Table 33 – Year Unit Built

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	**%**	**Number**	**%**
Total Number of Units Built Before 1980	5,608	56%	10,542	53%
Housing Units build before 1980 with children present	669	7%	600	3%

Table 34 – Risk of Lead-Based Paint

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	40*		
Abandoned Vacant Units	3 (approx)		
REO Properties	Do not track		
Abandoned REO Properties	Do not track		

Table 35 - Vacant Units

Need for Owner and Rental Rehabilitation

As noted in other areas of this plan, the most common condition for housing in Bloomington is cost burden. However, as housing ages and needs change, there is always a need for rehabilitation. The City of Bloomington has provided funding for both owner-occupied and rental rehabilitation

Owner Rehabilitation -- While the situations that bring HAND applications for owner-occupied rehabilitation vary, the most common is necessary rehabilitation due to deferred maintenance,

interim controls (or abatement) for lead-based paint, the need for energy efficiency or code related upgrades.

Rental Rehabilitation -- As noted above, the City of Bloomington has an extensive Residential Rental and Lodging Establishment Inspection program that inspects and permits all rental units within the city limits. Rental rehabilitation requests are typically to bring older units up to current standards so they are more marketable.

According to the ACS, Bloomington has 2,996 vacant housing units. Through the Unsafe Building Program, we track properties where unsafe Orders have been issued. HAND can issues Orders to Seal, Orders to Repair or Orders to Remove. The above noted stats are based on our Unsafe Building Program. It is our opinion that, at this time, all of the noted vacant structures could be rehabilitated.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

Lead is a naturally occurring element that is harmful to people when taken into the body through ingestion or inhalation. Lead can accumulate in various organs or bones and can cause serious and long-lasting physical and neurological problems. Lead can enter the body quickly in large dose or slowly over a period of time. Children under the age of six or pregnant women are most at risk for lead poisoning. According to the HUD National Survey of Lead and Allergens in Housing (January 2001), approximately 38 million homes have lead-based paint somewhere in the building. The survey also found that 25 million homes have significant hazardous conditions that are likely to expose families to unsafe levels of lead.

According to the ACS Selected Housing Characteristics, there are 17,573 housing units in Bloomington that were built prior to 1980. Bloomington was on the forefront of concern regarding the hazards of lead-based paint and, in 1972, the Bloomington Common Council attempted to outlaw the use of Lead Based Paint in rental properties through its rental inspection program. The City was sued and lost. The City adjusted its code and required that chipping and peeling paint be encapsulated which has continued through today. In 2004/2005, HAND administered a grant from the Indiana State Department of Health to determine if accepted work practices and cleaning methods are successful over time. One of the most important outcomes of this grant was the agreement from Southern Indiana Pediatrics to test all of the children in their practice at 9 months and 2 years. If the level is between 5 - 10, a follow-up home visit is scheduled to determine where the child is being exposed to lead hazards. If it is above 10, a home visit from IU Community Health's Public Health Nurse or the Monroe County Health Department is scheduled. Most issues are resolved before the lead

level gets to 10. Households that can be assisted through HAND's housing programs are referred.

Discussion

The City of Bloomington Housing and Neighborhood Development Department (HAND) has four (4) licensed risk assessors to do lead risk assessments for HAND's housing rehabilitation programs. Each home is assessed. Since 2001, HAND has conducted 122 risk assessments and 30 visual assessments. Of those risk assessments, 57 showed to have unacceptable lead levels with the highest lead level of dust wipe being $79,460/\mu g/ft^{2}$, paint chip being 42.74%, soil being 24,000 ppm. Ten of those assessments were for families with children.

Risk assessment steps include:

1. Scheduling an interview. Interview questions include:
    a. Locations where children play, sleep and eat.
    b. Location where toys are stored.
    c. EBLL testing results, if any.
    d. Any visible evidence of chewing paint?
    e. Entrances most frequently used.
    f. Locations of any window air conditioning units.
    g. Do any members engage in gardening? If so, where?
    h. How often is the household cleaned?
    i. What cleaning methods do you use?
    j. Any recent completed remodeling or renovations? If so, where?
    k. Was any building debris stored in the yard?
    l. Are you planning any remodels or renovations?
    m. Do any household members work in a lead-related industry? If so, where? Where are work clothes stored and cleaned?
    n. Have there been previous lead-based paint evaluations?
    o. Have there been previous lead hazard control activities?
2. Determine location of dust swipes (approximately 12 -14 swipes/project).
3. Retrieve paint chip samples from exterior of house and trim.
4. Collect composite soil samples. If play area, separate sample from play area.
5. Provide owner with an extensive written report of test results.
6. Each household receives instruction on how to inspect for interim control failure and how to remedy situation.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

Totals Number of Units

	Certificate	Mod-Rehab	Public Housing	Total	Project -based	Tenant -based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
				Program Type					
						Vouchers			
							Special Purpose Voucher		
# of units vouchers available	0	11	312	1,319	0	1,319	258	0	0
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 36 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

Complex	Bedroom type	Number of units	Square footage
Crestmont (1967)	Eff	4	390
	1	50	486
	2 (flat)	2	729
	2	60	421
	3	66	502

	4	8	634
	5	4	734
Reverend Butler (1972)	1	32	557
	2	10	713
	3	14	991
Walnut Woods (1982)	1	26	570
	2 (flat)	4	500+
	2	14	710
	3	16	733

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

Over the last 10 years, the Bloomington Housing Authority has been rehabilitating their public housing units to modernize the units and make them more energy efficient and accessible, where possible. To date, the Bloomington Housing Authority has rehabilitated 146 of their 310 units . Project specifications include exterior paint & upgrades, complete kitchen upgrades including new appliances, bathroom remodels including new fixtures, walk-in showers, and energy efficiency improvements.

Public Housing Condition

Public Housing Development	Average Inspection Score
Crestmont (2013)	92
Reverend Butler (2012)	90
Walnut Woods (2012)	90

Table 37 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

Please see above.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

The Bloomington Housing Authority (BHA) is committed to providing self-sufficiency services to its tenants through the Step-Up program, funded through the HUD Resident Opportunity and Self-Sufficiency (ROSS) grant, and this programming has grown over the years to include one full time and one part time staff member. There are currently 40 public housing residents enrolled pursing educational, employment or aging-in-place goals.

The on-site Boys and Girls Club provides a substantial summer and after school program for children of all ages. The Boys and Girls Club offers after school tutoring, a garden club, an active reading and homework help program along with career explorations, a computer lab, dance and art classes, swimming, etc. During the past five years a Lego league started and has won at competition as well as a chess club with participants as young as 6 and as old as 65.

Examples of programs for residents offered in our Community Building are adult high school equivalency classes, Work Keys testing, Fall Fest and Haunted House, Family Night Out, Healthy Homes, Health and Wealth Expo, Holiday Party for all residents, Santa's Workshop to make your own gifts, Learn to Do your own taxes workshop and college entrance workshop.

The BHA owns and maintains a security camera which contributes to the reduction of crime activity on our sites. We have trained the local police department on how to use our camera system and they continue to monitor problem areas or incidents.

Discussion:

The City of Bloomington supports the efforts of the Bloomington Housing Authority to improve the physical characteristics of the public housing units by providing Community Development Block Grant funds for rehabilitation.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	69		109	14	
Households with Only Adults	81		50	34	
Chronically Homeless Households					
Veterans					
Unaccompanied Youth	4		9	0	

Table 38 - Facilities and Housing Targeted to Homeless Households

Describe mainstream services, such as health, mental health, and employment services to the extent those services are use to complement services targeted to homeless persons

Bloomington has a variety of services to complement services targeted to homeless persons. Mainstream services include IU Health Bloomington Hospital (health services) Centerstone (mental health), and Work One (workforce development). However, Bloomington has a robust social service network that provides services, in addition to mainstream services, specifically targeted to homeless persons. Please see below for more detail.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Please see SP-40 for services for homeless individuals and families.

Facilities include:

Emergency Shelters:

Name	Beds	Services:
Backstreet Missions	22	Faith based assistance. Provides meals, food pantry, employment referrals, working assistance program, assistance with securing housing. Severe weather nights for Men's shelter.
Inter-Faith Winter Shelter	50	Rotating low-barrier winter shelter for individuals experiencing homelessness.
Martha's House	40	Provides case management, including job coaching, money management and assistance in identifying local resources and housing options.
Middle Way House	30	Provides full complement of services to victims of domestic violence including food, clothing, hygiene supplies, case management -- to help find needed resources, legal advocacy, and childcare.
New Hope Family Shelter	18	Offers sheltering in a manner to keep families intact. Provides case management, budgeting, parenting classes, nutrition & fitness, children programs and life coaching.
Youth Services Bureau	4	Assistance in strengthening families, diverting youth from the juvenile justice system, foster positive youth development. YSB offers services which promote positive family functioning and help lay the groundwork to build healthy, productive individuals.

Transitional Housing:

Name	Beds	Services:
Amethyst House -- Women	10	Provides housing services in conjunction with quality recovery services and guidance for clean, sober and healthy living.
Amethyst House -- Men	17	Provides housing services in conjunction with quality recovery services and guidance for clean, sober and healthy living.
Backstreet Missions Abundant Life	6	Faith based assistance. Provides meals, food pantry, employment referrals, working assistance program, assistance with securing housing.
Backstreet Missions Agape House - women & children	31	Faith based assistance. Provides meals, food pantry, employment referrals, working assistance program, assistance with securing housing.
Centerstone Hoosier House	10	Provides housing and services for adults with serious mental illness, Alzheimer's or dementia, persons with mental health or substance abuse disorders, and/or persons with post-traumatic stress disorder.
Middle Way House The Rise	78	Provides case management, legal advocacy, childcare, and children's programs.
Stepping Stones	9	Provides safe and supportive housing for residents, ages 16-20, to hone their skills so they can become self-sufficient. Services include case management, money management, educational assistance, job coaching, and life coaching.

Permanently Supportive Housing:

Name	Beds	Services:
Positive Link	16	Provides comprehensive case management services for all residents of HOPWA and Supportive Housing programs. Case management activities include a focus on linkage to medical care, engagement in employment readiness, nutrition services, life skills development, and financial education.

Centerstone Shelter + Care	10	Provide housing and services for formerly homeless individuals with mental health or substance abuse disorders.
Grant House	12	Offers case management, personal coping tools and life skills training including communication skills, housekeeping chores and hygiene.
BHA VASH	95	Combines Housing Choice Voucher rental assistance for homeless Veterans with case management and clinical services provided by the Department of Veterans Affairs.
Crawford Apartments	25	Housing first model. Provides case management, employment counseling, addictions counseling, nutrition & fitness, and life coaching. Focus on coordinating access to health care.
Crawford Homes	16	Housing first model. Provides case management, employment counseling, addictions counseling, nutrition & fitness, and life coaching. Focus on coordinating access to health care.
Rapid Rehousing	8	Provides case management and assistance in the development of a housing plan. Other services to achieve the housing plan are encouraged.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

Many of the special needs facilities and their services are outlined above.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

See section NA-45 Non-Homeless Special Needs Assessment for information regarding special needs housing.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

As outlined above, Centerstone, a community-based behavioral healthcare agency, provides a full range of mental health and substance abuse treatment services including housing options. Housing options through Centerstone include Shelter + Care, Hoosier House, Grant House, First Street House, Cardinal House, Hopewell Apartments, Westplex, Blair House, Fairview Apartments, and Wylie House. In addition, Centerstone operates the Recovery Center which also has housing. Centerstone is an active member of the community's social service safety net and works with the other agencies to provide services to their clients as needed.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

The City will continue many of the programs and projects outlined in other areas of this document; including the BPD Outreach Program, funding services through Community Development, Tenant Based Rental Assistance through HOME, funding for social service agencies through the Jack Hopkins Counseling Social Service Grant program (general fund), and participation in the Housing Network. See AP-20 Annual Goals and Objectives for goals for Year 1.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

NA

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Barriers to affordable housing can be broken down into two main categories; economic factors and regulatory factors.

Economic Factors:

1. There are insufficient financial resources to meet the housing needs for all persons. As outlined above, the demand for affordable housing exceeds the supply of affordable housing.

2. There are insufficient financial resources to Housing Choice Vouchers for households in need. There are approximately 695 people on the HCV waiting list.

Regulatory Factors:

1. Local factors:

    Prior to the City's adoption of the Unified Development Ordinance (UDO) in 2007, the common zoning approach to creating affordable housing units was for developers, non-profit affordable housing providers and the City itself to develop affordable housing units either through the rezoning process (most typically through Planned Unit Developments) or via the variance process. Through the granting of variances and rezoning approvals, the City's Planning & Transportation and Housing and Neighborhood Development Departments were successfully able to partner in facilitating affordable single family housing units at such locations as the intersection of 9th & Fairview, in the McDoel Gardens Neighborhood, in the Broadview Neighborhood, and in the EverGreen Village Neighborhood. In addition, the granting of variances and rezonings has also assisted in the construction of multi-family housing units, most typically in the northwest and southwest sectors of Bloomington. In some of these cases, the multi-family housing units were also enabled using State of Indiana tax credits or local bond approvals.

    On February 12, 2007, the City adopted a comprehensive update of its zoning and subdivision regulations commonly referred to as the UDO (Unified Development Ordinance). During the update process, Plan Commissioners and Council members indicated a strong interest in creating zoning incentives that would better allow affordable housing units to be constructed without the need for variances or rezoning approvals. This interest in streamlining the process lead to the development of the Affordable Housing Standards section of the UDO (Bloomington Municipal Code

20.05.009 AH-01). This section outlines a series of incentives for affordable housing that include: a) waiver of Plan Commission/Board of Zoning Appeals filing fees; b) waiver of right-of-way excavation permit fees; c) sewer hook-on fee waivers; d) installation of sidewalks and street trees by the City of Bloomington (often provided by HAND's curb & sidewalk program funded with CDBG); e) reduced parking requirements; f) reduced lot area standards; g) reduced lot width standards; h) reduced side yard building setbacks; and i) reduced rear yard building setbacks.

2. State factors:

The Indiana General Assembly has proposed and/or passed legislation that may affect, both positive and negative, affordable housing and/or housing for low to moderate income individuals and families.

a. Indiana Code 36-7-15.1-35.5 allows for the development of a housing trust fund. As outlined by law, "(4) The establishment of a supplemental housing program under this section will do the following:

   (A)   Benefit the health and safety, morals, and welfare of the county and the state.

   (B)   Serve to protect and increase property values in the county and the state.

   (C)   Benefit persons of low and moderate income by making affordable housing available to them."

While the development of an affordable housing trust fund is an appropriate vehicle to supplement the development of affordable housing, the current law requires that it be used for households that are at or below 80% Area Median Income duplicating HUD income guidelines. Households who are between 81-125% Area Median Income may not have affordable housing choices available to them and there is no mechanism to help develop housing for this market. In addition, the state law allows the County to adopt an ordinance that allows the Recorder to charge a fee of $2.50 for the first page and $1.00 for each additional page of each document the Recorder records to fund an established affordable housing fund under IC 5-20-5-15.5 as a dedicated revenue source for Housing Trust Funds. Sixty percent (60%) of the money collected shall be distributed to the units in the county that have established an affordable housing fund. Forty percent (40%) of the money collected shall be distributed to the treasurer of state for deposit in the affordable housing and community development fund established under IC 5-20-4-7 for the purposes of the fund. Last year, the Monroe County Recorder recorded 82,288 pages so revenue would be estimated

at $82,288 with $32,915 going to the State and $49,373 to be divided between the city and the county based on population. Monroe County has not adopted an ordinance to charge these fees.

b. 2015 House Bill 1300 -- This Bill proposes amending IC 36-1-3-8.5 as follows: "Sec. 8.5. A unit may not adopt or enforce an ordinance that requires or would have the effect of requiring a landlord to participate in: (1) a Section 8 program of the federal Housing Act of 1937 (42 U.S.C. 1437f); or (2) a similar program concerning housing." This Bill passed the house on February 12, 2015 and has been referred to the Senate. This Bill would effectively change Home Rule to prohibit inclusionary zoning ordinances.

c. 2015 Senate Bill 415 -- This Bill proposes amending IC 32-30-10.5-12 as follows: "Sec. 12. This chapter does not apply to a mortgage that is serviced by a mortgage servicer that is subject to the requirements of 12 CFR 1024.39, 12 CFR 1024.40, and 12 CFR 1024.41." This Bill could significantly reduce the number of settlement conferences performed which would negatively impact both housing and neighborhoods. According to the Indiana Judicial Branch:

- Of the conferences that take place in these pilot counties, 52.9 percent have resulted in a workout and 45.0 percent have resulted in foreclosure (with approximately 1 to 4 percent of borrowers still negotiating with their lenders at any given time in the process).
- It has been estimated that each averted foreclosure saves local communities and stakeholders around $40,000. Using this figure, from April 2010 through February 2015, the MFTCAP has preserved more than $287 million of value in Indiana communities.

This Bill passed the Senate on February 17, 2015 and has been referred to the House.

Please refer to the *Analysis of Impediments to Fair Housing* for further information on regulatory barriers.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

The City of Bloomington's Economic & Sustainable Development Department's mission is to enhance quality of life for citizens by administering strategic programs and initiatives which foster and environment where businesses may thrive and retain and create new, quality jobs.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	56	182	0	1	0
Arts, Entertainment, Accommodations	2,553	6,339	18	20	2
Construction	501	945	4	3	-1
Education and Health Care Services	2,819	7,911	20	25	5
Finance, Insurance, and Real Estate	815	1,891	6	6	0
Information	376	966	3	3	0
Manufacturing	1,634	1,815	12	6	-6
Other Services	629	1,463	4	5	0
Professional, Scientific, Management Services	1,017	1,672	7	5	-2
Public Administration	0	0	0	0	0
Retail Trade	1,872	5,198	13	16	3
Transportation and Warehousing	361	192	3	1	-2
Wholesale Trade	438	701	3	2	-1
Total	13,071	29,275	--	--	--

Table 39 - Business Activity

Data Source: 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	38,031
Civilian Employed Population 16 years and over	35,093
Unemployment Rate	7.73
Unemployment Rate for Ages 16-24	15.08
Unemployment Rate for Ages 25-65	4.08

Table 40 - Labor Force

Data Source: 2007-2011 ACS

Occupations by Sector	Number of People
Management, business and financial	10,525
Farming, fisheries and forestry occupations	1,424
Service	4,360
Sales and office	7,115
Construction, extraction, maintenance and repair	1,145
Production, transportation and material moving	1,083

Table 41 – Occupations by Sector

Data Source: 2007-2011 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	28,836	89%
30-59 Minutes	2,360	7%
60 or More Minutes	1,159	4%
Total	*32,355*	*100%*

Table 42 - Travel Time

Data Source: 2007-2011 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
Less than high school graduate	726	203	819
High school graduate (includes equivalency)	2,639	266	1,259
Some college or Associate's degree	4,203	412	1,669

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Bachelor's degree or higher	13,138	301	3,276

Table 43 - Educational Attainment by Employment Status

Data Source: 2007-2011 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	65	84	108	226	350
9th to 12th grade, no diploma	500	471	247	612	380
High school graduate, GED, or alternative	6,890	1,299	835	2,030	1,604
Some college, no degree	23,828	2,097	1,064	1,860	1,250
Associate's degree	493	514	290	468	145
Bachelor's degree	3,669	4,148	1,596	2,377	765
Graduate or professional degree	173	3,227	1,913	3,473	1,833

Table 44 - Educational Attainment by Age

Data Source: 2007-2011 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	13,750
High school graduate (includes equivalency)	18,378
Some college or Associate's degree	24,806
Bachelor's degree	28,571
Graduate or professional degree	37,518

Table 45 – Median Earnings in the Past 12 Months

Data Source: 2007-2011 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

Based on the Business Activity table, the two top major employment sectors are *Education and Health Care Services* (2,819) and *Arts, Entertainment, Accommodations* (2,553); however, according to the Bloomington Economic Development Corporation's Economic Dashboard (http://www.comparebloomington.us/econ_dashboard.php) the largest employment sector in Bloomington is Government (26,111). Given that one of the largest employers in Bloomington is Indiana University with more than 6,400 faculty and staff is more realistic.

Describe the workforce and infrastructure needs of the business community:

Bloomington has a highly educated workforce with 54.8% of persons age 18 and over have a bachelor's degree or higher. During the economic development focus group and key informant surveys, soft skill development was noted.

Business infrastructure includes a plan for daily operations, processes and human resources. According to the Community Survey conducted from September - December 2014, the greatest economic development need in Bloomington is job creation/development followed by job training and recruitment of employers.   The Community Survey also indicated the need for support for small businesses, assist businesses with job training, and support technology based businesses.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

In June 2011, the City of Bloomington purchased 12 acres in its Certified Technology Park from Indiana University for development as a technology employment center. The Economic & Sustainable Development Department undertook a master planning process for the development of the Park (http://bloomington.in.gov/media/media/application/pdf/15735.pdf). The City will invest significant resources into this Park in the form of infrastructure and business incentives to fully develop its potential.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

As noted above, there is a need for soft skill development for the local work force. WorkOne South Central provides training and educational opportunities to job seekers in the area. These opportunities include training on soft skills, writing, CPR, and technology such as basic computer skills, Microsoft Office, and Adobe.

While Bloomington has a highly educated population with 54.8% of adults having at least a bachelor's degree, many of the life science jobs have specific training needs which a cooperative program with IVY Tech Community College is working to fill. IVY Tech is the third fastest growing community college in the nation for its size. IVY Tech and the Monroe County Government partnered to create the Indiana Center for Life Sciences to help fill the needs of local life science employers by providing to the local workforce to meet their needs.

In addition to being the home for Indiana University, Bloomington's business community has a concentration of life science industries that is six times greater than the U.S. average. As noted above, the City of Bloomington is working on the development of 12 acres to support technology businesses. Indiana University's School of Informatics and Computing invests in student-led technology businesses that could lead to opportunities that could grow in the Tech Park.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

See above.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

No.

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

See information above regarding the development of the Certified Technology Park.

Discussion

The City of Bloomington does not use its federal funds to do economic development. The City of Bloomington's Economic and Sustainable Development Department works to create economic opportunity using a variety of tools including Sustainable Development Incentives, Tax Abatement, credits and assistance available through the Bloomington Urban Enterprise Association, Certified Technology Park incentives, Community Revitalization Enhancement District (CRED) incentives, and Tax Increment Financing Districts.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

There is no geographic area of the city where there is a concentration of housing with multiple housing problems. The City of Bloomington has run a residential rental inspection program since 1972. This program requires that all rental units be maintained to a minimum standard. This inspection program has limited the housing problems substantially throughout the city.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

No. See attached maps marked as Exhibit B.

What are the characteristics of the market in these areas/neighborhoods?

While Bloomington, as all city's, have areas/neighborhoods where housing is more affordable, we do not have areas that are completely dilapidated. Bloomington does have, however, spot blight. Those structures are handled through the City's Unsafe Building Program also administered by HAND.

Are there any community assets in these areas/neighborhoods?

Every area/neighborhood in the City of Bloomington has some community assets. Examples would be:

- Northwest quadrant -- The Boys & Girls Club has a program site located at the Bloomington Housing Authority. It should also be noted that the Boys & Girls Club recently purchased a building adjacent to the Bloomington Housing Authority that it plans to develop to expand its programming in the area. It also will house other social service programs such as Catholic Charities. The Community Kitchen has an express site for free meals. Girls Incorporated runs its program to inspire girls to be strong, smart and bold.

- Northeast quadrant -- This section of the city is predominately Indiana University. Indiana University, in addition to being a respected university, is a large employer in Bloomington.

- Southwest quadrant -- Community Kitchen's main facility provides free meals from this quadrant of the city. Mother Hubbard's Cupboard, a food pantry, is also located in this area. The Broadview Learning Center provides adult education including free English as a Second Language (ESL) classes.

- Southeast quadrant -- Middle Way House, a program for victims of domestic violence, is located here. Along with Boys & Girls Club's main facility and the Habitat Restore.

Are there other strategic opportunities in any of these areas?

Strategic opportunities include:

- Northwest quadrant -- the development of the Certified Technology Park creates opportunity for increased entrepreneurial and employment centers. There is also possible opportunity for affordable senior housing and/or workforce housing.

- Throughout the city, opportunity exists to increase affordable housing through a number of strategies including: 1) rezoning to increase density allowances, allowing accessory dwelling units, opportunities for housing for special needs populations such as another permanently supportive housing complex, etc.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The mission of the Housing and Neighborhood Development Department is to enhance the quality of life for Bloomington residents by developing programs, services and partnerships to preserve community character, promote affordable housing and encourage neighborhood vitality.

Throughout this document, the needs are fairly consistent; the need for additional affordable housing units for a variety of housing situations and institutional capacity to effectively coordinate and collaborate to maximize service impacts.

To that end, HAND will work on the following:

1. Support programs that provide a safety-net to those in most need, create and preserve affordable housing, create and preserve infrastructure in qualified areas, and assist in the development/modification of facilities to better serve the community.

2. Work to develop collaborations that will have a positive collective impact on services for community populations such as the homeless or those with special needs.

3. Develop creative ways to encourage workforce housing close to employment centers.

4. Work to improve operating efficiency in order to maximize ever decreasing resources and to find partners and options that help maximize federal dollars.

See below for more specific outcomes.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 46 - Geographic Priority Areas

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

Area Name	Area Type
City-wide	Local Target area
BUEA Boundaries	Local Target area

As there are no specific areas of the city with a concentration of housing problems, the City of Bloomington's approach to investment is inclusive and driven by need and opportunity. This allows us to assist projects throughout the city to further create a income diverse environment. HAND has added the boundaries of the Bloomington Urban Enterprise Association, which is essentially the west-side, specifically for infrastructure improvements. This area of the city is in need of infrastructure such as storm water improvements, pedestrian pathways, and sewer laterals and connections.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 47 – Priority Needs Summary

Narrative (Optional)

Strategies to meet the above outlined needs/priorities include:

Strategy 1: Increase the number of affordable housing units.
1. Assist for-profit and non-profit developers with the cost of creating affordable housing units by subsidizing the construction/rehabilitation costs for low income individuals/families and by providing low cost construction financing.
2. Assist for-profit and non-profit developers in meeting Planning requirements by waiving sewer hook-on fees for affordable housing projects and by assisting with the cost of infrastructure improvements such as sidewalks.
3. Provide down payment and closing cost assistance to income eligible applicants.
4. Provide assistance to housing programs that target homeless individuals or households where appropriate through programs such as HOME assistance to developers, Tenant Based Rental Assistance and/or Shelter + Care.
5. Study options to develop workforce housing (81 - 125% Area Median Income).
6. Provide technical assistance to for-profit and non-profit developers.

Strategy 2: Improve existing owner-occupied structures for low income individuals/families.
1. Provide zero-percent interest loans to rehabilitate owner-occupied homes focusing on code related repairs, energy efficiency upgrades, accessibility modifications (if appropriate), and historic exterior upgrades (if appropriate).
2. Provide funding to make emergency repairs that threaten the health and safety of occupants.
3. Provide funding to make accessibility modifications for both owner-occupied and rental units so that qualified applicants may remain in their homes.
4. Assist non-profit organizations with the cost of rehabilitating existing owner-occupied structures.

Strategy 3: Create or improve infrastructure in target areas:
1. Provide funding for the creation and/or repair of water/sewer lines in areas that are not served or where infrastructure is breaking down.
2. Provide funding pedestrian pathways such as sidewalks (including curb improvements),

ADA transition ramps, and multi-purpose pathways.

Strategy 4: Improvement of Public Facilities:
1. Provide funding to non-profits for the improvement of public facilities that are primarily used by HAND target populations.
2. Provide funding to improve neighborhood parks in HAND target areas.

Strategy 5: Public Service Assistance:
1. Provide funding to non-profit organizations that serve low income individuals/families with their basic emergency needs: food, shelter and health care.
2. Provide funding to non-profit organizations that provide a safety net for community members in need.
3. Provide funding to non-profit organizations that provide valuable services to improve quality of life.

Strategy 6: Provide education and assistance:
1. Provide home buyer education to interested parties through the Home Buyer's Club. Successful graduates may be eligible for down payment and closing cost assistance.
2. Provide rental education to interested parties through R101 - Renting in Bloomington. Successful graduates may be eligible for damage deposit loan assistance (general fund).
3. Provide reverse mortgage counseling to seniors interested in exploring a reverse mortgage to reduce their cost burden.
4. Provide predatory loan education to groups like Habitat's homeownership education program and/or other social service agencies upon request.

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	TBRA is the quickest way to house those with difficult circumstances who are on the Housing Choice Voucher waiting list. The City of Bloomington partners with the Bloomington Housing Authority to provide assistance. This Consolidated Plan, the City also plans to partner with Centerstone (mental health provider) to provide TBRA to their clients in difficult circumstances who are waiting for housing assistance.
TBRA for Non-Homeless Special Needs	See above.
New Unit Production	As noted throughout this document, cost burden is the dominate housing issue in Bloomington. The City of Bloomington will continue to partner with organizations such as Habitat or tax credit developers to add new units of affordable owner-occupied and rental housing as opportunities allow.
Rehabilitation	Cost burden is not only the rental or mortgage payment, but also the cost of operating the house. Forty-one percent (41%) of Bloomington's housing stock was built prior to 1979 and 12% was built before 1950. It is important for the health and well-being of the residents to bring older housing stock up to current code, improve energy efficiency, and encapsulate lead based paint exposure. The City of Bloomington will continue to with its Owner-Occupied Rehabilitation Program in order to continue to improve existing housing stock and create stable neighborhoods.
Acquisition, including preservation	Available land suitable for housing development is difficult to find in Bloomington. The City of Bloomington will help in the acquisition of appropriate land for development when opportunities arise.

Table 48 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

These federal funds are an important part of the resources used to meet the goals outlined in this document; however, as they continue to decline other resources become important in meeting the needs of the community. Some of those resources, discussed in this plan, include the Jack Hopkins Council Social Service Grant Program (general fund), code enforcement (general fund), historic preservation (general fund), and economic development (through resources outlined above).

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
CDBG	Federal	Acquisition Admin & Planning Econ Development Housing Public Improve. Public Services	$797,468	$23,000	$129,590	$950,058	$950,058	We anticipate receiving an average of $700,000 per year for the remaining four years of our Consolidated Plan.
HOME	Federal	Acquisition Homebuyer Asst. Homeowner Rehab. Rental New Constr. Rental Rehab. New Const. for Ownership TBRA	$469,559	$40,000	$	$509,559		We anticipate receiving an average of $400,000 per year for the remaining four years of our Consolidated Plan.

Table 49 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The City leverages funds from private and non-federal public sources in several ways: 1) Infrastructure provided by general or enterprise (utilities) funding; 2) Infrastructure provided by private developers; 3) Private mortgages; 4) Infrastructure/projects funded by Tax Increment Financing District(s); 5) Community Revitalization Enhancement District Funds; 6) Certified Technology Park funds; and 7) Bloomington Housing Trust Fund.

Historically, Bloomington has met match requirements with the following: 1) Cash contributions (from non-federal resources); 2) Foregone taxes, fees, and charges; 3) Appraised land/real estate; 4) Non-federal on-site and off-site infrastructure improvements to affordable housing projects; 5) Site preparation, construction material and donated labor.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

At this time, the City of Bloomington has no public owned land or property located within the jurisdiction that will be used to carry out the plan.

Discussion

CDBG funds will be allocated through the Citizen Advisory Council so that allocations will continue to meet the needs of the community as defined in this document and as they emerge. HOME funds will be allocated using program guidelines to use opportunities to meet community needs. The City will continue to invest general fund money into the preservation of our community through our Historic Preservation Program, code enforcement efforts and through the Jack Hopkins Council Social Service Grant Program.

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Bloomington Housing and Neighborhood Development	Local unit of government	Lead	City limits of Bloomington, Indiana

Table 50 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Bloomington's social service network's strengths are with the wide variety of services available to those in need. While doing on-street interviews with persons who are either homeless or at risk of homelessness we asked "Do you need any assistance for which you have not been able to find an agency in Bloomington to help?" and responses were all for assistance that existed. The gap in the institutional delivery system is educating those in need about what services exist and how to access them.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	Y	Y	Y
Legal Assistance	Y	Y	Not specifically
Mortgage Assistance	Y/N	Not specifically	Not specifically
Rental Assistance	Y	Y	Y
Utilities Assistance	Y	Y	Y
Street Outreach Services			
Law Enforcement	Y	Y	Not specifically
Mobile Clinics	N	N	N
Other Street Outreach Services	Y	Y	Not specifically

Supportive Services			
Alcohol & Drug Abuse	Y		
Child Care	Y		
Education	Y		
Employment and Employment Training	Y		
Healthcare	Y		
HIV/AIDS	Y		Y
Life Skills	Y		
Mental Health Counseling	Y		
Transportation	Y		
Other			
Other			

Table 51 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

Creating a service delivery system where individuals/families, particularly those who are chronically homeless, can locate and access needed services is complicated. In Bloomington, often individuals/families who are homeless or at risk of homelessness learn about valuable services at the Shalom Community Center. Noted below are agencies who provide services listed above to homeless persons. This is not an exhaustive list.

The **Shalom Community Center** is a daytime resource center for people who are living in poverty and experiencing its ultimate expressions: hunger, homelessness, and a lack of access to basic life necessities. Agencies who provide services at the Shalom Community Center include Veterans Assistance (VA), Positive Link (HIV/AIDS), Social Security, Indiana Legal Services, and the Broadview Learning Center.

The **BPD (Bloomington Police Department) Outreach Program** was launched on April 1, 2014 to is to find a better alternative to arrest when dealing with the consequences of either being homeless or at risk for homelessness and to coordinate services to individuals encountered by BPD Resource Officers and/or the Street Social Worker.

Catholic Charities provides individual and family counseling and provides Bloomington   Social Service agencies professional training on various mental health issues. The agency also provides counseling for parents and teaches of students who are experiencing behavior, social or learning barriers. For example, Catholic Charities received a Jack Hopkins Grant to work with parents and students of Fairview School.

Centerstone is a community based behavioral healthcare provider for persons with serious mental illness and/or substance abuse disorders. They provide a full range of services from 24-hour crisis services to outpatient services to psychiatric services. They also have residential and employee assistance programs.

Community Kitchen and **Mother Hubbard's Cupboard** work to eliminate hunger through prepared meal programs (Community Kitchen) or access to healthy foods.

Indiana Legal Services provides equal access to justice by providing free legal representation, consultation and advice in the areas of family law, consumer law, senior law, housing issues, and public benefits.

Positive Link, a program of IU Health Bloomington Hospital, provides comprehensive prevention and holistic social services to those impacted by HIV. Services include housing and utilities assistance.

The **South Central Housing Network** is the Indiana Balance of State Continuum of Care Region 10 Planning Council that supports the development and maintenance of solutions to address homelessness.

Stepping Stones provides transitional housing and supportive services to youth 16-20 years old who are experiencing homelessness.

Volunteers in Medicine of Monroe County, in cooperation with others in the community, provides easily accessible, quality primary and preventative healthcare, treatment for both acute and chronic conditions, and health education that empowers individuals to take responsibility for their own well being to the medically underserved in Monroe County.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

The service delivery system is further strengthened by the BPD Outreach Program. The BPD Resource Officers and Street Social Worker provide information to individuals experiencing homelessness that they encounter on the streets. The BPD Outreach Program Advisory Committee, made up of organizations such as the Bloomington Police Department, City of Bloomington Housing and Neighborhood Development Department, Shalom Community Center, Centerstone, IU Health Bloomington Hospital, Volunteers in Medicine, LifeDesigns, the Monroe County Public Library, Monroe County Probation, Martha's House, and the faith community. These organizations help determine gaps in services and provide constructive ways to fill those gaps. Through this program, the City has funded a street social worker

through Shalom Community Center and employment, mental health & prescription assistance through Centerstone.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

As noted above, the BPD Outreach Advisory Committee, along with the South Central Housing Network, provides strategies for overcoming gaps in institutional structure and service delivery. The BPD Outreach Advisory Committee meets every month to discuss service delivery and gaps based on the input and suggestions of the BPD Resource Officers and the Street Social Worker. Gaps are funded through a grant received from the Jack Hopkins Council Social Service Grant Program. The South Central Housing Network meetings every other month (with executive board meetings between) to discuss housing services, the Continuum of Care, and the implementation of *Heading Home*.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Developer subsidy -- owner-occupied	2015	2019	Affordable housing	City-wide	Affordable housing units	HOME	Homeowner housing added
2	Developer subsidy - rental	2015	2019	Affordable housing	City-wide	Affordable housing units	CDBG/HOME	Rental units constructed
3	Direct housing assistance -- owner-occupied	2015	2019	Affordable housing	City-wide	Affordable housing units	CDBG	Direct financial assistance to homebuyers
4	Rental assistance	2015	2019	Affordable housing/Non-homeless special needs	City-wide	Affordable housing units	HOME	Tenant Based Rental Assistance
5	Owner-occupied rehabilitation	2015	2019	Affordable housing	City-wide	Affordable Housing units/Improve existing structures	CDBG	Homeowner Housing Rehabilitated
6	Create or improve infrastructure	2015	2019	Non-housing community development	City-wide	Infrastructure improvements	CDBG	Public facility or infrastructure activities other than Low-Moderate Income Housing Benefit
7	Improvement of Public Facilities	2015	2019	Non-housing community development	City-wide	Public facilities	CDBG	Public facility or infrastructure activities other than Low-Moderate Income Housing Benefit
8	Public service assistance	2015	2019	Homeless/Non-housing community development	City-wide	Public service assistance	CDBG	Public service activities other than Low/Moderate Income Housing Benefit
9	Grant administration	2015	2019	Other	City-wide	All	CDBG/HOME	Other

Table 52 – Goals Summary

Goal Descriptions

See SP-25 Priority Needs

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

Goal Name	Estimated service
Developer subsidy -- owner-occupied	20
Developer subsidy - rental	23
Direct housing assistance -- owner-occupied	15
Rental assistance	30
Owner-occupied rehabilitation	55
Create or improve infrastructure	39,000
Improvement of Public Facilities	40,000
Public service assistance	50,000
Grant administration	NA

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

The Bloomington Housing Authority has been working to rehabilitate the public housing units at Crestmont and Reverend Butler. That includes renovating for accessibility. They currently have 44 accessible units. The Bloomington Housing Authority also makes accessibility modifications upon request.

Activities to Increase Resident Involvements

The Bloomington Housing Authority (BHA) is committed to providing self-sufficiency services to its tenants through the Step-Up program, funded through the HUD Resident Opportunity and Self-Sufficiency (ROSS) grant, and this programming has grown over the years to include one full time and one part time staff member. There are currently 40 public housing residents enrolled pursing educational, employment or aging-in-place goals.

The on-site Boys and Girls Club provides a substantial summer and after school program for children of all ages. The Boys and Girls Club offers after school tutoring, a garden club, an active reading and homework help program along with career explorations, a computer lab, dance and art classes, swimming, etc. During the past five years a Lego league started and has won at competition as well as a chess club with participants as young as 6 and as old as 65.

Examples of programs for residents offered in our Community Building are adult high school equivalency classes, Work Keys testing, Fall Fest and Haunted House, Family Night Out, Healthy Homes, Health and Wealth Expo, Holiday Party for all residents, Santa's Workshop to make your own gifts, Learn to Do your own taxes workshop and college entrance workshop.

Is the public housing agency designated as troubled under 24 CFR part 902?

No. The Bloomington Housing Authority is a high performer.

Plan to remove the 'troubled' designation

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

Barriers to affordable housing can be broken down into two main categories; economic factors and regulatory factors.

Economic Factors:

1. There are insufficient financial resources to meet the housing needs for all persons. As outlined above, the demand for affordable housing exceeds the supply of affordable housing.

2. There are insufficient financial resources to Housing Choice Vouchers for households in need. There are approximately 695 people on the HCV waiting list.

Regulatory Factors:

1. Local factors:

   Prior to the City's adoption of the Unified Development Ordinance (UDO) in 2007, the common zoning approach to creating affordable housing units was for developers, non-profit affordable housing providers and the City itself to develop affordable housing units either through the rezoning process (most typically through Planned Unit Developments) or via the variance process.

2. State factors:

   Indiana Code 36-7-15.1-35.5 allows for the development of a housing trust fund.

   2015 House Bill 1300 -- This Bill proposes amending IC 36-1-3-8.5 as follows: "Sec. 8.5. A unit may not adopt or enforce an ordinance that requires or would have the effect of requiring a landlord to participate in: (1) a Section 8 program of the federal Housing Act of 1937 (42 U.S.C. 1437f); or (2) a similar program concerning housing."

   2015 Senate Bill 415 -- This Bill proposes amending IC 32-30-10.5-12 as follows: "Sec. 12. This chapter does not apply to a mortgage that is serviced by a mortgage servicer that is subject to the requirements of 12 CFR 1024.39, 12 CFR 1024.40, and 12 CFR 1024.41."

 Please refer to the Analysis of Impediments to Fair Housing for further information on regulatory barriers. Please see Enhanced version of the Consolidated Plan 2015-2019 for additional details.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Economic Factors:

1. There are insufficient resources to meet the need for affordable housing. The City of Bloomington will continue to maximize resources by leverage funds from other sources such as Low Income Housing Tax Credits whenever possible.

2. The City of Bloomington will continue to provide assistance to those most in need on the Housing Choice Voucher waiting list through Tenant Based Rental Assistance.

Regulatory Factors:

1. Local factors: The City of Bloomington, through its Unified Development Ordinance (UDO), continues to prioritize affordable housing through developer incentives such as increased density. Updates to the UDO with regard to affordable housing may be forthcoming after the update to the Growth Policies Plan current under development.

2. State factors: The City of Bloomington will continue to monitor proposed changes to state law as they occur.

SP-60 Homelessness Strategy – 91.215(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The City of Bloomington launched the Bloomington Police Department (BPD) Outreach Program on April 1, 2014. Through this program, six police officers volunteered to provide outreach, assessment and referral services to individuals and families experiencing homelessness with particular emphasis on the unsheltered they encounter on the street. As part of this program, the City of Bloomington provided funds to subsidize a street social worker through the Shalom Community Center that works closely with the Resource Officers to provide alternatives to the homeless encountered by BPD. Many of the needed resources already existed in the community, but this program brought them together to talk about how to work collaborative to reach this demographic and to determine what gaps in services exist and how to fill those gaps.

Outreach to homeless continues through the Shalom Community Center, a daytime resource center for people who are living in poverty. In addition to the resource center, Shalom provides meals, employment assistance and is the gateway into Rapid Rehousing.

Addressing the emergency and transitional housing needs of homeless persons

As outlined in MA-30 Homeless Facilities above, Bloomington has a number of emergency shelter and transitional housing options. Bloomington recently developed its first permanently support housing apartment complex with 25 units for individuals; although Bloomington has had permanently supportive housing programs through Centerstone Shelter + Care and Positive Link for years.

It would be remiss not to mention that during the community data collection process, there were a number of references made regarding a year-round low-barrier shelter. During the winter months (November - March), the Inter-Faith Winter Shelter provides low-barrier sheltering. The only year round shelters are high barrier (must be sober). There were also references made to the need for a local detox center/program. The closest detox center/program is in Louisville, Kentucky. There is a group considering opening a detox center/program at this time.

The South Central Housing Network's *Heading Home: A Regional Plan to Make Homelessness Rare, Brief & Nonrepeating* suggests the following goal: To make homelessness brief, invest in strategies that rapidly move homeless individuals and families into homes. The South Central Housing Network will focus on the implementation of their Plan over the next five years which encourages a "housing first" model.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

The South Central Housing Network's *Heading Home: A Regional Plan to Make Homelessness Rare, Brief & Nonrepeating* goals/strategies include, but are not limited to:

- Sift from a housing readiness to a housing first approach, rapidly rehousing those who have fallen into homelessness.
- Work with Public Housing Authorities to expand opportunities for households experiencing homelessness.
- Use Transitional Housing strategically to focus on survivors of domestic violence, those with substance use disorders, and unaccompanied youth.
- Create a detox center for individuals experiencing or at imminent risk of homelessness and facing addiction to alcohol or drugs.
- Expand outreach to difficult-to-reach populations, including those involved in the criminal justice system.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

- The South Central Housing Network's *Heading Home: A Regional Plan to Make Homelessness Rare, Brief & Nonrepeating*'s identifies as a strategy to "Identify the most vulnerable households and adopt a "whatever it takes" approach to house these households. Action steps include identifying those households and prioritizing resources for these households; apply to the Permanently Supportive Housing Institute to create a new integrated housing development to include both affordable housing and permanently supportive housing; work with Public Housing Authorities to expand opportunities for households experiencing homelessness; use Transitional Housing strategically to focus on survivors of domestic violence, those with substance use disorders, and unaccompanied youth; facilitate access for those who have housing or employment resources outside the

region; and provide mediation and legal services for those who are homeless due to conflict (except domestic violence) and other legal concerns.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

As noted above in MA-20 Condition of Housing, the City of Bloomington the following to increase access to housing without Lead-Based Paint hazards:

1. Bloomington Municipal Code Title 16, the Residential Rental and Lodging Establishment Inspection Program, has not allowed chipping and peeling paint in rental units since 1972. Title 16 states: 16.04.050 Exterior Structure (e) "Peeling, flaking and chipped paint on the exterior of a residential rental unit or its accessory structures shall be eliminated and done in accordance with any applicable rules or regulations established by the United State's Environmental Protection Agency or the Indiana Department of Environmental Management" and in 16.04.060 Interior Structure (f) "Peeling, chipping, flaking or abraded paint shall be repaired, removed or covered and done in accordance with any applicable rules or regulations established by the United State's Environmental Protection Agency or the Indiana Department of Environmental Management."

2. The City of Bloomington Housing and Neighborhood Development Department has four (4) Lead Risk Assessors that provide risk assessments and visual assessments, as appropriate, in all HAND funded housing projects or programs.

How are the actions listed above related to the extent of lead poisoning and hazards?

Due to the implementation of Title 16, the City of Bloomington does not have a significant lead poisoning problem. As noted in MA-20 Condition of Housing above, Southern Indiana Pediatrics does lead testing on all of its patients which allows community health officials to address and potential lead hazards before the child's exhibits lead poisoning symptoms.

How are the actions listed above integrated into housing policies and procedures?

1. All houses in HAND's housing programs are assessed for lead.

2. Every rental unit within the city limits is inspected on a 3, 4, or 5 year rotation basis and any peeling, chipping, flaking or abraded paint is required to be encapsulated in order to achieve compliance for permitting.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

Bloomington's poverty rate is 39.2%, with children under 18 years of age at 27.0%. For persons over the age of 25 with an educational attainment that is less than high school graduate it is 43.7% and with a high school diploma (or equivalency) it is 25.1%.

The City of Bloomington's Anti-Poverty Strategy, which are primarily funded through CDBG, HOME or Jack Hopkins Council Social Service Grant programs, include:

1. Elimination of sub-standard housing and the maintenance of rental housing through the City's Residential Rental and Lodging Establishment Inspection Program (general fund).

2. Provide access to emergency assistance by providing funding through CDBG and the Jack Hopkins Council Social Service Grant Program to agencies that provide said services.

3. Continue to work through the BPD Outreach Committee to provide access to services for those who are homeless or at risk for homelessness.

4. Continue to cooperate with other local funders on anti-poverty strategies such as the United Way of Monroe County that has three initiatives to help individuals and families attain the building blocks of a better life. Those initiatives form the basis for the community's anti-poverty strategy:

   A. Education: a) enter school ready to learn; b) graduate school ready to earn; and c) continue building job and life skills.

   B. Earnings: a) gain or maintain stable employment; b) increase and retain income; and c) build savings and assets.

   C. Essentials: a) sufficient food; b) a stable place to live; c) health care and wellness and d) crisis management skills.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

All of the efforts described above are collaborative efforts either with outside agencies or other city departments where the partners coordinate in order to provide maximum benefit to the clients served.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

It is the goal of the Housing and Neighborhood Development Department to ensure that all programs and projects comply with the applicable regulations and standards governing the actions of the department.

Community Development Block Grant

Physical improvement projects are monitored as follows:

1. Each project is required to fill out an application to be reviewed by the Citizen Advisory Council (CAC) for allocation recommendation. Applications include specific information regarding design of project, cost of project, and beneficiaries.
2. Successfully funded applications are required to sign a funding agreement outlining all of the requirements, regulations and standards.
3. A program manager from HAND will do site inspections periodically throughout the project.
4. Claims for payment are filed, with appropriate documentation, with the program manager. The program manager reviews the claim and approves it for payment.
5. Davis-Bacon and affirmative action monitoring is completed by the contract compliance officer who is a staff attorney in the City of Bloomington Legal Department.
6. The HAND program manager will receive copies of all reports from the Monroe County Building Department, City of Bloomington Planning Department, and/or City of Bloomington Fire Department for compliance with all city and county regulations. If any other inspections are required or completed, a copy of that report must also be supplied to the program manager.
7. The HAND program manager will also monitor for beneficiary compliance. Depending upon the project and the agency, monitoring may occur both before and after the project.

Social service programs are monitored as follows:

1. Each project is required to fill out an application to be reviewed by the Citizen Advisory Council (CAC) for allocation recommendation. Applications include specific information about the program funded and the beneficiaries.
2. Successfully funded applications are required to sign a funding agreement outlining all of the requirements, regulations and standards.
3. A program manager from HAND will receive and review all claims for payment. Claims for payment must include beneficiary information.
4. The HAND program manager will monitor for compliance prior to the end of the fiscal year. If needed, monitoring may occur at more regular intervals.

There are two categories of HOME projects; HOME projects administered by HAND and HOME projects administered by CHDOs, Non-Profits, or For-Profit entities. HOME projects administered by HAND are monitored as follows:

1. HAND operates a number of housing projects that are funded by HOME. Each client is required to fill out an application to determine eligibility. Each application is processed by the HAND program manager/loan officer to determine income and residency eligibility and project feasibility.
2. The HAND program manager/construction project manager will inspect each project to determine project costs and requirements.
3. Upon approval of a project, funding agreements and/or mortgages are signed by applicant outlining terms and conditions of funds.
4. The HAND program manager/construction project manager will monitor the progress of the project, ensuring compliance will all building codes and HAND construction standards.
5. Claims for payment are reviewed and approved by the program manager/construction project manager monitoring the project.
6. A final inspection at the completion of the project must be completed prior to the final payment. This inspection also includes obtaining the certificate of occupancy from the Building Department.

HOME projects administered by CHDO's, non-profits or for-profit entities are monitored as follows:

1. Applications for funding must include specific details about the project, costs and beneficiaries.
2. Successfully funded applications are required to sign a funding agreement, mortgage and/or covenants outlining all of the requirements, regulations and standards.
3. A program manager from HAND will do site inspections periodically throughout the project.
4. Claims for payment are filed, with appropriate documentation, with the program manager. The program manager reviews the claim and approves it for payment.
5. Davis-Bacon and affirmative action monitoring, if applicable, is completed by the contract compliance officer who is a staff attorney in the City of Bloomington Legal Department.
6. The HAND program manager will receive copies of all reports from the Monroe County Building Department, City of Bloomington Planning Department, and/or City of Bloomington Fire Department for compliance with all city and county regulations. If any other inspections are required or completed, a copy of that report must also be supplied to the program manager.
7. The HAND program manager will also monitor for beneficiary compliance. Depending upon the project and the agency, monitoring may occur both before and after the project.

HOME rental projects are monitored as follows:

1. Each project is monitored as described above; however, on an annual basis each project is monitored for beneficiary compliance.
2. Documentation is provided to the program manager to ensure compliance with the funding agreement/mortgage/covenants. This documentation shows the number of assisted units,

income level of residents, utility allowances, and units receiving Section 8 or units receiving TBRA, if applicable.

3. Program manager may contact tenants to verify information provided.
4. Physical inspections of HOME units are handled through HAND's comprehensive rental inspection program. Those inspections verify the physical condition of each unit and insure that they are in compliance with HOME standards and the City's Housing and Property Maintenance Code.

Tenant Based Rental Assistance projects are monitored as follows:

1. TBRA projects are governed according to their funding agreements.
2. On an annual basis, the HAND program manager meets with the administrator of each TBRA program. The administrator provides the program manager with information program policy and procedures, outreach, participant selection, unit information (including lead-based paint visual and HQS inspections), tenant income documentation, tenant leases, and, if applicable information regarding required self-sufficiency programming.
3. The HAND program manager may meet with the tenants to verify information.
4. Claims for payment must be approved by the HAND program manager and must include applicable documentation.

Substantial amendments to the plan will be determined as follows:

The following shall constitute a substantial amendment to the Consolidated Plan:
A reallocation of fifty percent (or more) of available program funds;
The funding of a project or activity not previously described in the Plan;
A substantial change in the scope, purpose, location or beneficiaries of an activity.

In the event that approval is required from the U.S. Department of Housing and Urban Development (HUD) before the amendment may take effect, a public hearing shall be held. Notice of the public hearing will be published in the local newspaper at least ten days prior to the date of the hearing.

Amendments to be submitted for HUD approval will be available for public comment for a period of thirty days, and in the same manner as the Consolidated Plan, a summary of comments and views (both accepted and not accepted) will be included as an attachment to the amendment.

Exhibit A

Comments - Affordable Housing
Not doing enough about affordable housing. Lack of space to build on is just disappearing. We should be trying the mixed income housing. Incentivizing would help. Coops might be an option. Check into Enterprise & LISC for consulting services for Affordable Housing. McCarthur Foundation is interested in studies for affordable housing.
People are working pretty well together. The Housing Network is going better and listening to each other more.
The women who could get themselves focused in two years and overcome their issues is in a minority. Transitional to permanently supportive housing would be helpful.
Have observed positive support from community and neighborhoods for affordable housing development (specifically Crawford project).
Affordable housing can be improved, more housing located closer to amenities, have to go outside of city limits for available affordable housing
For the people they serve the biggest challenge continues to be affordable housing and being able to use the resources they have well. One of the things they would like to do is design housing to live as independently as their funds will allow them. Building something where there is a way to share staff. Create units where two people live together and share resources.
Looking for affordable land is difficult. No land banking allowed.
In the next five years would like to move people out of group homes into supportive settings. That will allow them to bring more people into the group homes
over next five years would like to see more permanent supportive housing developed along with affordable housing for families
Affordable Housing is headed in the right direction. The community needs to continue to focus on affordable housing. It seems that the Crawford House and Patterson Point projects are a success. If that is true, we need more. It is important that the faith based community continue to do the Winter Shelter and not the City. The City is smart not to get into pet causes to support, but shares funds competitively by setting priorities for needs and gaps.
Thinking of developing a not-for-profit with the Housing Authority to develop affordable housing - two keys are shelter and work.
Lower income older adults with 1-3 disabilities and are ambulatory need accessible affordable housing. This group is not as healthy as other older Americans. Currently 90% of the older Americans with disabilities are in nursing homes and only 10% are at home. It costs 50-150K to house them in a nursing home per year. With HOME BASED services the cost would be 80% less. In addition to cost savings, they would be healthier because they are not on an institutionalized schedule. Seniors could be more autonomous.
Bloomington needs another Patterson Point. More senior housing needed in the core of town. Need land donation and tax free bond issue to do this now since HUD has gone to mostly rehab projects.
Both units that are owned outright by Area 10 are cash flow positive. These low income seniors pay they rent on time. Lots of them are living in the nicest place they ever lived and are protective of their housing. They live non-disruptive life styles and are high functioning.
The financial crash of 2008 affected may of their clients. They lost their jobs so were not contributing to Social Security or were underemployed. They stripped their savings to help kids/grandkids who were also struggling. These are the persons that are renting from Area 10 and Area 10 units are 100% full at all times.
Seniors find the huge student housing complexes scary.
Housing services and HOPWA and moved them from PositiveLink to the Community Health Department has a housing services program run by Jill Stowers. Bringing Bridges on helped validate the Hospital's housing program. People access Bridges through Clinic Staff (social workers, psych, etc.) to start charting homelessness in the patients files. They can use that documentation to show chronic homlessness (4 episodes). When the Hospital has someone who is homeless on entry, they can be discharged into Bridges (sometimes through Martha's House). Bridges is permanent supportive housing – 11 singles and 4 families. Be at capacity as soon as they move a family in. No plans to run a wait list. Doing some research around documenting the cost savings to the hospital on housing the frequent users.
Would like to see a paid person that coordinates all housing services
Concept of purchase houses and turn them into affordable housing.
Like of focus on workforce housing – getting people to work and live downtown.
Need to define what affordable housing is and that it is not just Section 8
Address land scarcity through annexation
Community should continue to support tax credit projects like Roosters…this project will redevelop a horrible site, reduce crime and increase the affordable housing stock.
Purported elevated vacancy rate should help increase affordable housing units. Perhaps a pilot program that leverages money to fill in the gap between affordable and market
Rentals financed assuming high rental rates not likely to be able to rent at affordable rates without refinancing.
Current vacancy numbers that do not seem to be accurate may be missing older apartment rentals like Varsity Villas.
Discussion of origin and ideas for use of Housing Trust Fund
Hoping to invest in Crawford Part II. Application is due on Friday.
Need more permanent supportive housing, Section 8 and rapid rehousing depending on the client.
things are more affordable here than other places given the accessibility to the things that you need such as store, education and employment. Even so – it is often a cost that they cannot afford so they move to cheaper counties and then have to travel to ammenities
Either homeownership and/or good stable rental living. How do we help them build their credit, create stable housing, etc. How do we let people know what is available so they can preserve the things that would be harder to provide? Paying your rent vs. buying groceries. How do we get to people who really need the information but don't want the information?
More affordable housing is needed. Very limited to find housing under FMR and meet property requirements.
Monroe County has the highest cost of living rating in Indiana.
Where there is somewhat affordable housing there is a lack of transportation services.
Incentivize developers to build affordable units, not student high rent complexes.
Tax incentivize affordable housing needs implemented.
More integration of affordable housing throughout city and not focused in specific area.
If hospital moves need to acquire and use location for developing affordable housing
Suggest that a area housing study be conducted to determine what percentage of income is being spent on housing. Find out where people want to live.
Elder Task Force has been studying living choices in the community. Found that there are wonderful places for seniors whose incomes are below the poverty level and wonderful places for seniors with means. There is very limited senior housing for seniors with moderate incomes.
Need to study different types of housing options: 1. Co-housing on Short Street progressing but may not be affordable for seniors, 2. Gentry-senior housing project in progress
State legislative changes needed
Need to build units that have a cap of $450 for rent.
Need not to raise rent every time a person renting a subsidized unit gets a raise. No incentive to improve income situation.
Need more units based on income
Profit and not for profits need to partner to build affordable housing
Citizens are burdened with rents that are to great a percentage of their income so they have no funds for other things and the economy stagnates.
Community needs affordable housing for retirees and single parent families
HUD Fair Market Rent increases has reduced the number of units that the BHA can subsidize through Section 8. Therefore, BHA is servicing fewer people.
Developers should be incentivized to charge affordable rents. For example give tax abatements to builders that are building affordable units and stop the abatements for the luxury apartment complexes.
2010 Inclusionary Zoning was taken off table because of economy. Included: 1. all new complexes have a percentage of units that are affordable; 2. Build another building that has affordable units when building a luxury complex; 3. Require builders of new luxury complexes to put money into a public sector fund to build affordable units.
Consider transportation costs when building housing and concentrate affordable units close to amenities.
Acquire and bank land for affordable housing.
Acquiring land for affordable housing is a major obstacle
Downtown property too expensive
Create a trust fund for land banking like the Sycamore Trust Fund.
Create loans to buy land that are long term and very low interest to make purchase affordable.
Public purchase of land and gift a portion of the land and provide low interest loans for the balance of the land for affordable housing construction
Partner with 501C3's for affordable housing construction
Local Not for Profit builders need to reinvest in the community too
Tech Park a wonderful opportunity to build affordable senior housing
Grant money for building affordable housing is available but acquiring land prohibitive.
Look in to Brownfield land.
Brownfield land too expensive to remediate
Incentivize landlords to offer Section 8 units.
Difficult to find Section 8 units. Too few landlords are participating in Section 8 voucher program. There are very few rental options for Voucher recipients.
Construction of student apartments is creating higher than historic vacancy rates but the houses that are not attractive to students are not being offered for sale at an affordable cost.
If hospital moves out rehabilitate for affordable housing. Or hospital needs to develop their property and medical zone around hospital as well
Zoning is an issue. Micro units –granny flats-Mother In Law suites need to be allowed
Micro units – have been fire issues with these units.
Lack of access to affordable housing has increased drastically over last ten years. Temporary residents (students) drive up the price and drive the entire housing market.
University is not and never has been a partner in the affordable housing discussion. Not part of the community solution since University does not pay property taxes.
BHA is using heir vouchers in new ways (no examples given)
Use Book Mobile computer for survey
Housing for elderly, disabled, very low-income.
Rapid rehousing is important. Getting people who have recently been homeless set in some kind of temporary situation so that other agencies can address their needs. What that calls for is extra capacity so there is some place to send people so they don't have to be on the street.
We need small footprint homes. We have a huge need for affordable rentals. When things it built it is not affordable. Rents are such a high percentage of people's income.
Rehabilitate some of the larger homes or office buildings in such a way that there is a bedroom/bathroom for a unit such as SROs. If we could afford to buy a larger home that is hard to sell on the market and do the renovation in such a way that people could be accommodated with privacy, kitchen and bathroom (for themselves) this would be the cheapest. New construction is too expensive. Dividing up and reestablishing a large home, office building or warehouse could accommodate a number of people. The need is endless.
Rental assistance that allows families to choose their housing throughout the community. They should be neighbors of people who are already self-supporting.
Look at the UDO and see if we could require for multi-family, depending on size, a live-in supervisor for the complex. We could also look at requiring a % of units be affordable if we give them certain advantages such as greater density. Compact urban form. You want people to be close to where they want to shop.
More bang for our buck with multi-family

Comments - Community Development
Security is a huge problem behind MWH and in the area of the new transit center.
Lack of parking is a problem for MWH
Development of a "youth drop in center" for youth to access services, gain referrals, etc.
bloomington does well with public transportation, especially making it accessible
Public transportation still is not perfect. Need to have very low cost or free bus passes. Need to look at hours –longer running hours for those who work off hour jobs. Sundays for those who work Sunday. Areas like Basswood hold may low income folks that work at places like Walmart. There are no buses and no contiguous sidewalks. Some of the neighborhoods have no sidewalks.
Patterson Point is a wonderful facility, but it is an island. A half mile walk from the bus stop. A wheelchair accessible path need to go directly from the apartment building to 3rd Street.
Seniors also need to be able to exercise outside. The B-Line is great but their needs to be a dedicated senior section with bathrooms. Seniors do not feel safe on the B-Line near Kroger and near the student rental areas.
Connectors to bike paths. Connectors in neighborhoods. CONA relationship.
Expansion of bus service needed.
Large gap in community is to still be without a local detention facility for youth. Youth who reach that point are sent out of county making it more difficult on all involved
Need for detox center. The Louisville "Healing Place" is a good model for our local problem. Would like city staff to visit facility so that a dialogue could be created.
Advocate for connecting the sidewalk on Gordon Pike to Bachelor Middle School. Sees a lot of kids walking there from the trailer park.
Numerous areas where the sidewalks are inadequate. Sidewalk construction at new construction is so far off from the street that it isn't handy. Need to be accessible and walk-able. Encouraging people to use their bicycles. How can HAND use its resources to help? More bike lanes.
Don't put a bike lane down narrow streets. Think about what it needs to look like to be safe.
More alternative transportation opportunities/improvements
ADA sidewalks
Infrastructure to replace old sewer laterals. Some may be clogged.
Lack of accessible public restrooms. Need them downtown.
Continuing improvement of the Bloomington Housing Authority. About half are renovated since 2006.
Continue to improve social service agencies facilities. Going well.
Appreciate the support that the various agencies have received. Totally agree with doing that kind of thing.
Green house at a park. Using the resources for a proposal in their neighborhood park. Number of community garden efforts.
Sidewalks on the south side and down Walnut. They stop at a used car lot, then continue, then stop. Accessibility to the south side Kroger. Where Gordon turns into Rhorer is lacking sidewalks on either side of the street or one continuous one.
Public transportation -- removed park & ride at Bryan Park -- where could another one be for commuters coming into Bloomington for work. What about Kroger south side parking lot. And the west side too. What could be used for public transportation.
Like to see a sidewalk Jackson Creek Middle School to Bachelor Middle School.
Nice that we have a fancy bus station, but wants to see more bus shelters at the stops. Improvement of existing shelters
Build more sidewalks in the Broadview neighborhood.
ADA ramps should be everywhere. Accessible cross-walks.
Public transportation -- especially on the west side. Need transportation for nights & weekends.
Juvenal detention center.
One location of social services for people so they don't have to go to 10 different agencies so that agencies would coordinate their services. A one-stop shop for services.
Some new schools built in recent years. Make sure that walk-ability of these schools is look after so that children can walk to these new schools. Many of the children have to cross 10th Street.
Patterson -- no sidewalk going east.
Lot of work needed in Broadview.

Comments - Social Services

There are numerous issues faced by youth in the community that reach beyond what Stepping Stones is currently capable of offering in its services based upon funding. Without funding barriers Stepping Stone would develop programs that go beyond what is currently in place, such as programs to address mental health, which would include the addition of qualified staff to meet those needs

Advancement of a youth's education is critical to their success

A program that connects youth in need with technology is needed to build applicable skills in youth who otherwise don't fit into the traditional education model.

There is a need for a central "drop in center" for youth to receive support, receive mentoring, and get referrals for their needs.

MWH services continue to be needed, shelter has been consistently full with an occupancy rate of 92% (1/12 beds is typically available). Programs are being run at a loss.

Department of Corrections is bringing people into the community with needs beyond our capacity. What can we do?

very expensive to run the domestic violence programs due to unfunded mandates

The Living Wage is a barrier

MWH has seen a shift in the nature of the population it serves with more and more coming from jail with addiction and mental health needs

Without funding barriers, MWH would expand Urban Agriculture program (It has a great impact for the children), expand legal advocacy, and try a new business to create more working opportunities.

Would love a community program that could assist non profit in reducing burden of mortgage on non profit development/property

They are bursting at the seams because they have had a 10% increase in their services. Have had to put a freeze on services because they don't have the staff to meet the need. They have 35 open positions.

Bloomington does well with using resources to ensure people have access to food

Lots of gaps in mental health services. When people have dual diagnosis makes it more complicated. Need addiction services -- not just detox. What happens after detox. Need a long term rehabilitation program. Needs to be a different method. Amethyst doesn't enough beds. Need a rehabilitation system with more medical supervision. Need a larger clinic that is well staffed. If it doesn't work one time, then you need to be able to go back. Rehabilitation services is a path to

Food is done well and needs to remain a high priority so that Bloomington continues to do it well. The State for example tends to pull money away from what is going well and then there is a back slide.

Food is plentiful for those in need in Bloomington. Good resources in place for giving people access to food

lack of funds to adequately recruit/pay/keep quality staff

interested in developing training for staff on being trauma informed and on compassion fatigue

Community Kitchen is going well. Community Foundation is granting them another vehicle which will be a great addition to the two they had. It is bigger and can transport more food and will also help to have another vehicle for the summer breakfast program. The State of Indiana will only reimburse for the breakfasts that a person from the Community Kitchen sees eaten by a child. For this reason, the Kitchen is going to trial a "Congregate Breakfast" at the BHA. This will help

Public transportation still is not perfect. Need to have very low cost or free bus passes. Need to look at hours --longer running hours for those who work off hour jobs. Sundays for those who work Sunday. Areas like Basswood hold may low income folks that work at places like Walmart. There are no buses and no contiguous sidewalks. Some of the neighborhoods have no sidewalks.

Food is done well and needs to remain a high priority so that Bloomington continues to do it well. The State for example tends to pull money away from what is going well and then there is a back slide.

One area to work on for food distribution is for the home bound AND for workers whose work hours are during the times when the free food sources are open. If someone works 9-6, they miss the meals and the pantries. This is especially hard for both the homebound and off hour workers since Food Stamps have been cut.

Also, getting the word out to the very low income on where to get food is difficult. They are just not connected. This group tends not to read the paper and tends not to be linked to social media.

In the future the Community Kitchen wants to be able to: 1) Secure more backpacks to send home with more children for their weekend meals. 2) Serve more Area 10 seniors. 3) Serve more breakfasts to more locations for the most vulnerable children in the summer. 4) Work with New Hope's children's program to meet age appropriate nutrition.

In Bloomington all have to collaborate because it is a small community . To an extent they are interdependent and more inclusive. This can be good or bad.

Challenge for the agency is the shifting demographic. Bloomington is undergoing a silver tsunami. Permanent shift of population do to aging and lower birth rates. And in the older American demographic, the number of 85+ year olds is

Gap in services in Monroe County for seniors that have 1 or more disabilities

Area 10 has 3 main goals for seniors: Affordable accessible housing, Nutritious Food, Transportation – door to door not curb to curb

Overall, grant funding has diminished while the population is increasing.

Area 10 is working with management care to provide case management to keep people safe, in their homes and nourished.

Hunger is a real problem for older adults. Food stamp money was reduced over the past several years and this is a problem for our seniors.

Meals on Wheels is getting smaller in BLTN. 50-70 people per day. Area 10 program serves 300 per day. Done 5 days a week on 2.75 FTE's, donated space and volunteers. Food from "Chef for Hire" in INDY. They keep them 2-3 meals ahead. The senior must be homebound with 1-2 disabilities that keep them from cooking. Funding from Title 3 so they cannot charge for meals. Cost $6.00 per meal when all costs considered. Area 10 has mobile food pantry with HHFB for Home bound seniors. Serve 300. They have a program with Community Kitchen and Stonebelt drivers that they would love to see expanded. These people are referred from Meals on Wheels because they are low income.

Our community needs to expand the senor food services to make sure all seniors are on a nutritious diet. This is especially important for seniors on medication because many of their medications do not work if their diet is inadequate.

$100, 000 shortfall in transportation funding for 2015

Getting from curb to door is the big issue. Transportation for seniors is from curb to curb, not curb to door. Getting people to their bus and into their doctor for dialysis is a problem.

20% cut to AIDS assistance. Need to make sure those services continue. HIV -- seeing more women. Still seeing young gay men.

Hunger relief is going well.

Our community does well with having a higher level of commitment from providers to discuss issues and help each other out. Providers are willing to help something out for a shared client.

Fund someone to do something well because the resources are spread so thinly that agencies cannot make an impact. Put the resources out there in a way to make a larger impact. Like to see a paid person to coordinate housing services. The downfall is that there isn't time to build relationships.

Sustainability of the city's budget – using city staff to do assistance outside of our jurisdiction. How much are the other jurisdictions doing to help? For services outside the city limits.

Social Service allocation discussion-current CAC practice of funding fewer agencies with more money results in better quality and more bang for the money

Hunger relief is going really well. The community does that extremely well.

The gap is for those who are truly disabled and their ability to get disability assistance. Need staffing for paperwork. Sometimes the people are resistant to going to the meeting. Many of the disability appointments are in Indianapolis. Shalom could easily have a person working just on trying to get disability assistance. Disability assistance makes it possible for them to afford housing. It opens up the doors for medicaid -- they become an automatic recipient for medicaid.

Sectors like food are doing well.

Mental health -- still a lot of needs

You can build the "I belong in Bloomington" fairly easily. Many people stay when their original plan was that Bloomington would be a stop on their way to some place else. The City has asked people what they want and have provided it in general. That works well for this community. It is hard to feel excluded in Bloomington.

Medical care -- while we wait for HIP 2.0 and see what it means. How do we reconcile Bloomington with what is happening in the rest of the state.

Reluctance for services -- People often feel that cannot or should not access services. People may be waiting for their church to do something.

There isn't enough money. What is the future of non-profits? People want to fulfill their dream and it really fractures the environment. How can we think about working together in ways that we haven't before including collaboration, merging, sharing administrative expenses. The pie does not get bigger because we add another agency.

People want to see results. The question is what are your results. Some agencies are great at reporting outcomes and some are now. A good director is going to make their issue the top one and how do you weigh all of those issues.

We recognize that we have people with unresolved mental health issues. Also addictions -- how do we correctly and appropriately deal with people with these needs. We have opportunities to help people from the very beginning and we don't do a great job of letting them know that these services are available. We need to go visit people a couple of weeks after birth. How do we provide that kind of support?

What would you like to see happen in the next five years? Continuing to provide the services that we know are successful. Don't play whack a mole -- don't undo the things that have worked. Arrangements for people with mental health, provide education so that people can carefully acquire and save their assets

For transitional housing help is needed in funding staff costs.

Hunger relief is working well and there are many gaps covered.

Adequate employment services exist to serve clients with

Many clients of the shelters have current or history of drug/alcohol issues. There is a need for further rehab programs to address this need. There is a problem that there is a lack of a detox plan.

Lack of providers with mental health system. With clients on Silver plan there is no one in network to serve them. There are a large amount of clients that have mental health issues. Having to go outside of county to access care. This is a huge barrier to clients to overcome. Need providers to be recruited for mental health for the Silver level plan. Positive Link needs a grant to pay client bill at centerstone because no one can figure out if the client's health coverage is

Youth centered treatment for mental health and rehab is needed. Meadows only has certain capacity. There is a need for a drop in center as safe place to come to fill out resumes, job apps, work on homework, etc.

BHA has greatly improved the way they do the waitlist for their housing.

Lack of access to affordable child care is huge barrier for clients. MCUM is a great resource but doesn't meet the entire gap. Many jobs that clients get are on weekends or nights and there is not daycare available at these times. Many places

Detox (3-5) followed by in patient rehabilitation for stabilization is missing in the community and vital. If all they need is detox it is hard to get them service at hospital unless they have some other sort of ailment.

HIP plan doesn't cover nursing home care.

More money for households to have internet access, computer, and bed to reduce use of Rent a Center, etc. Used furniture has decreased due to risk of Bed bugs. Can't keep up with bed bug infestation.

Senior center space is needed in bloomington city limits with programming that is not only for physical activities, but also creative/artistic activities. Area 10 in Ellettsville does a great job with their center/activities, but too far from Bloomington

Mental health services are needed. Broader and more inclusive programs needed

Many agencies see clients who face many barriers, but a large one is addressing their mental health and there are a lack of adequate mental health services to fill this gap

A coalition of social service agencies is needed

Wrap around service programming

Centralized website for agencies to all share/use to where programs and information can be updated and shared regularly.

More programs to support partnerships between agency and institution. Example being the public school and food bank partnering

There is a shortage of psychiatrists, specifically that offer income based services

Homeless shelter that includes services is needed

Further educational programming is needed, specifically for budgeting

A need is a coordinated transportation system for those in need. Barrier for someone being told to travel around the community from one place to another to access needed services

Centrally located and agency integrated intake center – one stop shop for services or at least an intake process so someone can be given specific next steps

Trauma is a big topic and agencies are becoming "Trauma informed" and there is a need for trauma trained experts to work with clients, but also assist an agency to not re-traumatize clients. Educational programs/training for agency staff

"Social Service Fair" held one time a week in one location is needed so clients can come and see everyone they need to see to try and address needs. This would need flexible hours and some parking

More youth programming for troubled youth is needed

Gaps in transportation that specifically is serving clients to get to appointments/services

Issue with there being no bus service on Sundays – known of people losing hours at work or job due to not being able to get to work on Sundays

Another large barrier is the lack of affordable child care. A client can get a job and need to start the following week, but cant due to being without childcare that fits into their income level.

Use Shalom Center and existing facilities and add support services for mental health and addictions

Most of addiction services are fee for services and requires several months to set appointments but case work is needed for SA and MH. Problem with health services in Indiana. So shelter's assist in acquiring SSI but still takes time

Martha's House, Shalom and Interfaith shelter are pieces of the solution but there are big gaps in the system. Individuals need support to prepare for sobriety and permanent housing. Case management helps them to think long term not just

R101 should be expanded and is useful.

Expansion of mental health services in general.

Need more affordable childcare. Need a gap program for looking for a job.

Children's programs. Five counties are going to have pre-k. We should join the pre-k done with kids with needs improves their outcomes. Helps the parents and the right thing to do.

Youth at-risk. Across the board.

Teenagers. Rhino's is losing a grant. Keep it active and attractive.

Parenting assistance.

Integrating people with disabilities.

Safety — home safety.

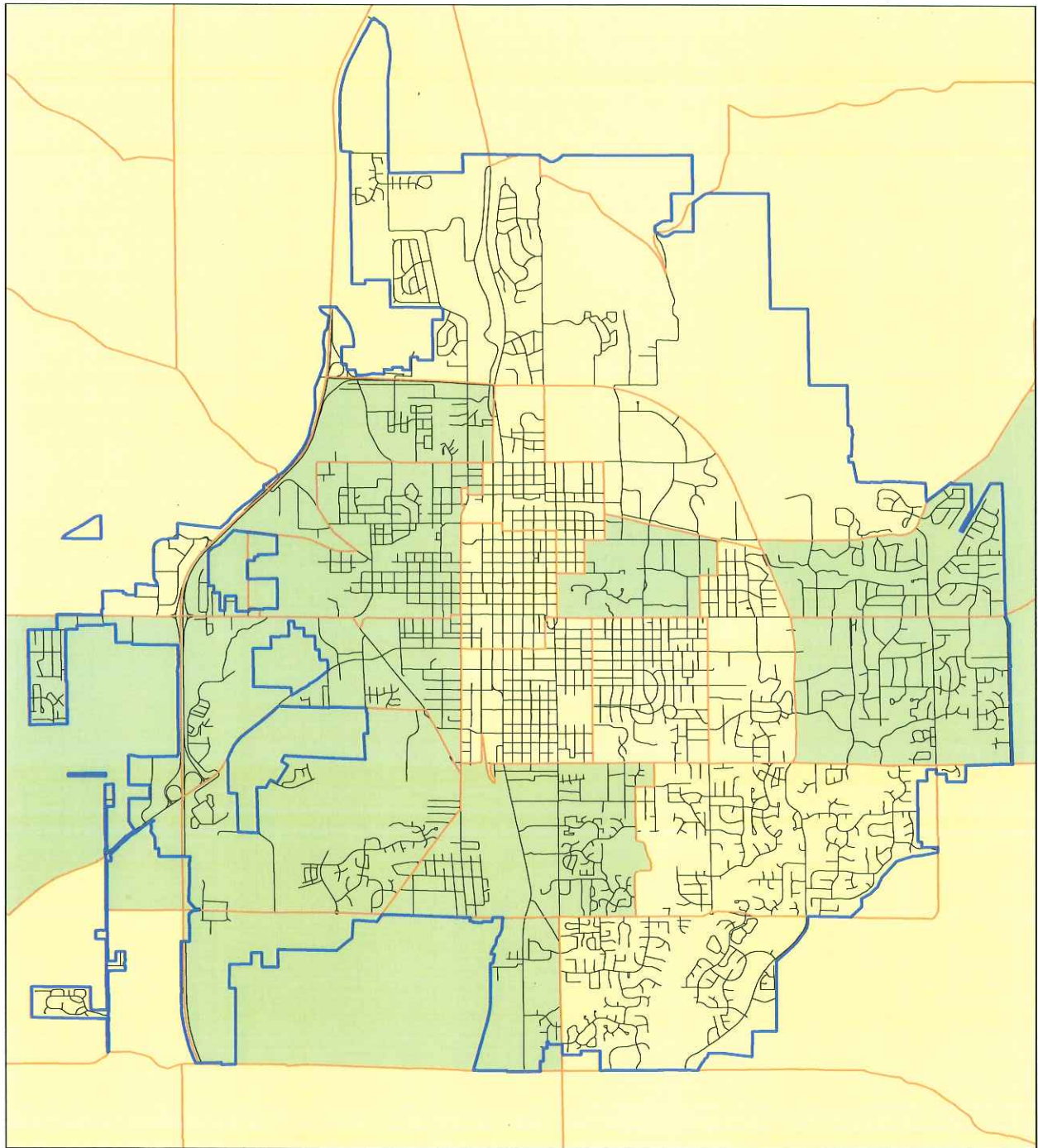Need for a detox center -- in cooperation with the hospital.

Commission on aging is still looking for a location for activities suitable. TLRC -- how do you get there? Like to see a separate agency run by parks on the north side or closer to where seniors actually live -- downtown.

Merge senior programming with Rhino's.

Comments - Economic Development
Advancement of a youth's education is critical to their success
If funding were available would create a new business to create more working opportunities for clients
They are having a hard time finding people to fill $9/hr positions. 35 positions open currently. The work force is different now then it was a few years ago. It has been harder to replace people. Their turn over has gone down, but they still have open positions. Asking people to do some significant things for people for not a lot of money, but the reimbursement rates are
Would pay the direct support professionals at least $12/hr. Currently at $9.
Looking at starting a program to address need of clients in having work experience that builds applicable skills
Problems in the community stem from the low wage rate. In my (Vickie) "17 years of social service experience it has never changed: the biggest gap is between "what the undereducated
Wage rates hold people back. A minimum wage job for a person changes nothing in their life. Those making minimum wage are not able to survive without assistance. Bloomington's
The economy is slowly improving, there are more jobs. although not enough high paying jobs. It depends on the skills you have, there are vey few moderate skill jobs available. There are
Current interaction with businesses is at the highest level in many years. They tend to look at many workers to find exactly the right person
Jobs in medical manufacturing are increasing
People are beginning to quit their jobs, which is a sign that they feel certain of obtaining another job. The reasons they quit are low pay, pay structure, management and working conditions
Seniors are holding their jobs longer because of the recession. Demographic is that IU students stay and then leave after 10 years. 37-38 average age of employee in Monroe County.
Monroe County is growing but slowly (less than 1%) The surrounding counties are losing population. Monroe County now attracts people because of work, shopping and is becoming a
Individuals need to seek the highest paying job opportunity, many lack basic skills to advance. 30-60 year olds don't use the internet for searches or applications.
AMP program partner with Ivy Tech. Training with a biotech focus to place in manufacturing jobs, will modify program in January.
Winning at Work - Teaches soft skills , 9 day program teach clients to show up, skills to move up, retain jobs and manage workplace environment, policy of measured outcomes: finding and retaining work equals success. referrals are internal. Each career advisor has 120 clients. Work One serves 12,000 a year but only 3000 are in depth.
Partnership with IU and recent High School grads (Hoosier Hills) for soft skill development. Challenge of getting people to commit to the skills and improvements necessary to find a job. Society is not keeping up with technological changes: for instance heavy manufacturing job ban smart phones in the work place
Difficulty of placing people with little tech savvy, disabilities, can't afford smart phones.
Thinking of providing a liaison to Shalom to be intermediate into workforce and education
Oasis is a program for those already released from jail (developed as a spin off from New Life New Leaf) helps with re-entry issues. Work Force One may hire a re-entry specialist. The solution for felons is the job market of 2006-07 when there was no one else to hire, drug users are not discriminated against locally, seller are. Success of finding a job depends on the
Partnership with Centerstone readiness for employment
There is an argument to be made of whether we need more case managers or more employment specialists.
Public service employment once was used to move people into non-subsidized jobs. It's a way to get references.
HOPE program has a realistic approach for misdemeanors.
working with businesses, changing pay structure to reward employees who stay. Solution to high turnover. Low pay usually taken by those moving from Owen and Green. Need to adjust
Day work has dried up because of the legal issues involved. Usually covered an underground cash economy
Definition of economic development. Not just about ground breakings. This about support for social service development. Keep doing what we do better. Don't expand. In the sense that
Mentors haven't proven to be a solution to individuals who land a job, keeping that job.
Wireless on Kirkwood? Crestmont? City Parks? Suggested for economic development project
Inventory shortage of buildings. Many prospects who want to come to Bloomington need buildings. Facilities that are large enough to handle their expansions/operations. We do not have enough structures with appropriate zoning or infrastructure to take advantage of those opportunities. Workforce development challenge. Not so much in Monroe County, but in the surrounding counties. Jobs are going unfilled. Getting the right training for people. Why is that? Need to pass a drug test and show up for work. Some people can't get to the jobs or their economic situation isn't improved by taking the job. Workforce development is challenge because of the technology used in the work place. IVY Tech can train for Life Science increase the space available for expansion of existing companies and start-ups. Help establish innovation district (CTP) co-working space. Attract headquartered operations/small research and development companies. Work with the university to help with smaller R&D arms of companies.
How do we create economic opportunity for people who aren't ready for higher level jobs? People need to get into those systems. People who do workforce development need to reach out to those people. Things like to WorkOne does. Workforce development needs to reach out to people. IVY Tech is working on a manufacturing program in Bloomington.
Employment is huge too. There aren't a lot of decent jobs. Particularly for people who have felonies on their record. Especially with housing. The clients have a lack of employable skills.
Would be great if a manufacturing plant moved to town. How do we train people to fit that skill set?
Volunteer to work program gives them incentives to be part of the program that could lead to employment -- provide soft skills. Work with the city for city clean-up. Low wage jobs that do
People need access to jobs and keep them current with the job market. There is a disconnect between what jobs are available and the skill sets to get those jobs.
Minimum wage needs increased to assist with economic development.
Jobs with on the job training is needed
Have been seeing some who can get a job, but can't hold onto the job. Need a service that mentors these individuals to assist with holding a job.
LifeDesigns does a great job of supporting clients with holding onto a job, but only for eligible clients (disability). Need employers who are invested in helping people. Jobs available are heavy on Customer Service, which clients struggle with (ex. McDonalds), but their strengths are in manufacturing/working without as much contact with public.
The Human Rights Commission has done great with having downtown businesses put decals in window for following Fair wage, etc.
Can't anticipate economic recovery that will help this issues. New influx of people from state penal facilities to local jails because of sentencing modifications. Have to educate businesses that felons can be hired. Fears that Nimby attitude affects location of shelter.
Stabilizing families -- individual development accounts which are matched by gov't funds. The state program has been changed but it use to be match for 4 years for use for school, buying a home, starting a business. This is a program where people have some skin in the game with the match. Like to see it used to buy a decent car. SCCAP has IDA, but they don't have
Job training grants for people to learn how to do energy audits. Job training. Improving housing. She sees a lot of people who live in housing that is not energy efficient. Also sees
Job coaching. Getting on a job and learning how to be in a job. Some people need a lot more hand holding. They need a coach to help them with the soft skill side of things -- being on
Need transportation to help you get to interviews.Need weekend or late night hours since most of our people get jobs that work on weekend and late at night such as fast food jobs.
Need more jobs. Don't know how you do that?
Have a few job training things, but they are hard for people to do them and work or there isn't enough transportation or childcare. Accessibility to these programs.
Self-sufficiency program -- if your income goes up it gets put into a pot that you get later. People can't take some jobs or raises because it may make them ineligible for programs and they
More or different trainings for medical jobs.
Disconnect between jobs that are available and who isn't getting jobs. It is the ability to think big picture. How can we fund programs with the trade unions? Bloomington Code School?
Folks can get jobs, but can't keep jobs because of emotional stuff. Years and years of living in poverty creates an emotional response to some things.
More/better partnerships with middle and high school to set them up for success as a worker.
Need to employ kids so their first jobs are supported and successful. Not just training, but having employment.
Working with Boys & Girls club -- some ways through roll play to introduce ways to make good decisions and cope with unexpected change.
Low income kids need some tangible return on their time.
There is a high school program through Work One that operates in three of the counties. It isn't located in Bloomington because Bloomington had so many other resources. It is for juniors or seniors. The success rate is good. Very structured program. There is only so much money to go out into the regions. Jobs for America's Graduates.
The BUEA has some funding that can be used for microenterprise. SEED Corp also provides small loans. That organization needs some planning.
SCORE provides counseling for business start ups. They generally focus on people who have an idea for an enterprise. Is there a SCORE jr that could be developed as a mentorship for
French Lick & West Baden was being developed those towns ran something like an academy on things like customer service, budgeting fundamentals, etc. The academy produced
Short training sessions. Like web development. Something that doesn't require a two year or more degree.
Battery innovation center and will need technicians for those jobs. Someone in those jobs. Perhaps IVY tech would be willing partner. Even IVY Tech wants to push associates degrees.
Lemonade Day is a national effort that provides a curriculum for kids ages 5 - 15 that teaches them what it takes to start a business. The motto is to save some, spend some and share some. Be good corporate citizens. Lead by Boys & Girls Club so they can attract the kids they want to target. Starting to get integrated into the schools to get the schools to be partners in this program. It has been an eye opening program for the kids that get involved. Need to bring in mentors for kids who don't have one. This is a great example of starting from a young
Pay for workers but won't pay for supervisors. Supervising is a very special skill. Lists everything they need to do and checks it off and is willing to repeat it. Could the city help fund
Critical need is to help the ex-offenders. Our jails are overflowing and these offenders want to go straight and get a leg up an stay part of the community. What do you do about that? Recovery Engagement Center -- Hope Program. Want to help them. There is nothing better than one-on-one encouragement for these folks.
Transportation for people who work second shift can get to work by bus. Affordable housing is often far from employment.
Talk to BEDC.
Education is going to be a big part of it. Completing high school. Secondary education is important. Job readiness.
People need to learn the soft skills of working.
One of the things that is done at Hoosier Hills so students work half a day.
Transportation systems that we have -- how can they cooperate to get a centralized comprehensive bus system? Would the regulations allow them to take a bus to do other things?

Comments - Homelessness
The downtown businesses anxiety has decreased due to the BPD Outreach program.
Rapid rehousing has seen successes for those clients that just hit a bump, but for many it is not addressing the cause of the homelessness. It can cause clients to be moved out of the shelter setting too quickly to where they don't have all of the necessary resources or needs addressed to be successful.
Observed a gap that parents were facing to where they needed to tend to different things, but were in need of safe care for their children. New hope started a children's program that has seen great success. The program offers individualized assistance and parent mentoring/modeling
Length of time allowed to stay in shelter should be increased not decreased. Majority of clients need the time to address their trauma to successfully find progress
bad credit is commonly observed and is barrier to client being able to rent
very interested in developing a program that increases clients work skills and experience through offering job at shelter
shelters could be better utilized in community. Due to rules/restrictions there are beds available going unused.
additional clothing services is needed in community - without stipulations and clothing that fits
Homeless prevention is cheaper and clients have to be homeless before they could be helped. Specifically short-term case management and subsidy to get people through crisis times. Help people when they are slipping but not yet homeless and actually providing case management you could help them from becoming homeless.
Arrest -- few arrests but more serious crime. More drug related and sale crime. Hard for city to do detox. Rethink homeless sheltering services. How do we facilitate the conversation? How does that get done?
Critical need for all is shelter
Shelter system is significant and vast and there are six different agencies involved not to mention the transitional housing agencies. We are well sheltered despite the community perception. The services are directed pretty well. Transition of Bridges is a good thing. Much better leadership. PATH out of Centerstone is going well. Serv-Safe is going well, but the larger grant is a miss. VIM is doing great work. Centerstone -- I'm glad they are hear, but they struggle with the law and what they are allowed to do. They are a good resource.
Client base continues to be chronic homelessness. Addiction and a lack of detox is a challenge. In-patient (lack thereof) is a real challenge. Capacity for existing programs that cause $$ is difficult. It serves a different demographic.
Would like to do some work with family homelessness -- looking at some federal resources for services. Great interest in rapid rehousing for families.
Combine Shalom, New Hope, Martha's & Interfaith and add detox. We would use that as an opportunity to do assessment with the idea of how help prevent people from moving in and move people out quickly and tie it to housing services so people are not using shelter permanently.
More permanent supportive housing, Section 8 and rapid rehousing depending on the client. Expanded supportive services. Everyone should have health insurance/healthcare. That's a barrier too. Basic resources would help reduce poverty.
Love to see a detox/rehab program that targets homeless or at-risk for homeless.
Housing agencies/shelters still need to work together more to accomplish their goals.
Community issue -- homeless population. The visible homeless or who look visibly homeless such as the pandhandlers, is what here is the biggest challenge. It is the most visual challenge. Crawford Homes seems like a concrete way to help people who are chronically homeless.
Homeless -- they perceive the city as being too welcoming.
Chronically homeless -- how do we provide the right services for them but at the same time not serve as a magnet for people to come here. Because money is an object -- how can we make sure that we are serving people that we need to serve? We can't serve the need from other communities. How do we balance welcome and provide services.
The new Outreach program is going well. The amount of shelter is good for the size of the community, but there is still need.
Make sure there is line item for Emergency Shelter. People like donating when they see something being built. Still need to sustain emergency shelters.
Coordinated access for homeless/at risk of homeless is next big thing, funding will be needed to assist with process. Major effort will be had to go about best coordinate services and will be requirement of COC. Con plan agencies should also be required to use it
Emergency shelter in summer is a huge gap in the community. There is currently just a volunteer based winter shelter. There is an idea that people don't need shelter in summer and that just isn't realistic. Everyone deserves a safe place to sleep at night. Something that is more stable than the volunteer based winter shelter is needed as these clients have to move place to place which doesn't help with the stability.
Clients with felony have great difficultly finding housing due to blanket rules by properties/landlords.
I-69 will likely bring even more homeless population towards Bloomington
More shelters for families as this need will continue to be increasing
Need to do better with coordinating rent utility supports to address risk of homelessness or getting clients through rapid rehousing.
Develop a Crawford Place part II
Keep HOPWA
There are many homeless or isolated clients coming to Bloomington from all over and know nothing about what is available in Bloomington and have no supports in Bloomington
A year around permanent homeless shelter with services is needed
Begin to create an overarching organization to represent homelessness issues to coordinate agencies
Need for year round shelter
Urgency of need on the part of individuals experiencing homelessness what's missing is sense of urgency to address needs of almost 100 homeless individuals in town. The priority should be a home and shelter. Need to provide a continuum of care which links individuals who are substance abusers and have mental health issues to assistance. Shelter is a part of the healing process.
Research shows that sleep deprivation creates further problems so emergency shelter is essential.
Use transit station for 24 hour shelter women and children. Old bus station for homeless men. They are staying in commercial businesses that are open at night which is a problem
Need for year round low barrier shelter because people do not fit into the requirements of that concept.
Develop vacant housing because smaller units will be more helpful for homeless individuals. Register people as is done in Chicago. Need a variety of responses.
New shelter needs to be close to services. Now are not located near services and move nightly. Need some longer hours so that people can organize their job search etc
Need sustainable low barrier shelter. Dedicate funds to this purpose, so that there is financial security.
Asks city to find funding for homeless shelter. Some templates exist as in Denver Parking Meter dedication. Agrees there is no simple solution. Problem is that there are people who do not fit into current shelter restrictions. Believes it is the whole community's problem and should be led by the mayor or council. Need a deadline and the involvement of churches and the rest of the community along with consolidated plan funds
Ten year homelessness plan omits low barrier shelter. Thinks it is necessary to maintain people's health and get them permanently housed.
Make People's Park and Seminary Square safe spaces for women and children and vets. Use city parks
There is a gap for felons seeking housing. Like Outreach and community caseworkers at Shalom. San Antonio has a safe house for sobering up. Respite center for those with MH issues. As options to incarceration.
Low barrier does not mean no barrier or no caseworkers. Churches are over burdened and cannot conduct year round shelter. Need a place with supportive services.
Upper Cascades has facilities and land that could be used for shelter.
Is the City working with the County on this issue and are they working with the Housing Network?
Many people aged 17-18 are entering homelessness and will not be helped by Seminary Square adult convocation
Use and presence of drugs are affecting work with the homeless. All proposals have barely touched on this issues.
Must think about collaboration to stretch available funding
Would like to see Panhandlers registered then city could let women and vets have first service and then be given a code of conduct.
Neighborhoods need to be part of the discussion. Some neighborhoods have problem houses where there is drug activity.
Address homelessness with a permanent shelter & detox. Address it in a way that is sustainable.
Rapid rehousing requires extra capacity so we can really be rapid. Transitional housing until we can figure out where these people are and their employment opportunities.
It is a regional problem so they hope it is a regional solution.

Exhibit B

Bloomington, Indiana: Percentage Population

Total Black or African American Alone

City of Bloomington
HAND Department

Municipal Boundary

Mar 17, 2011
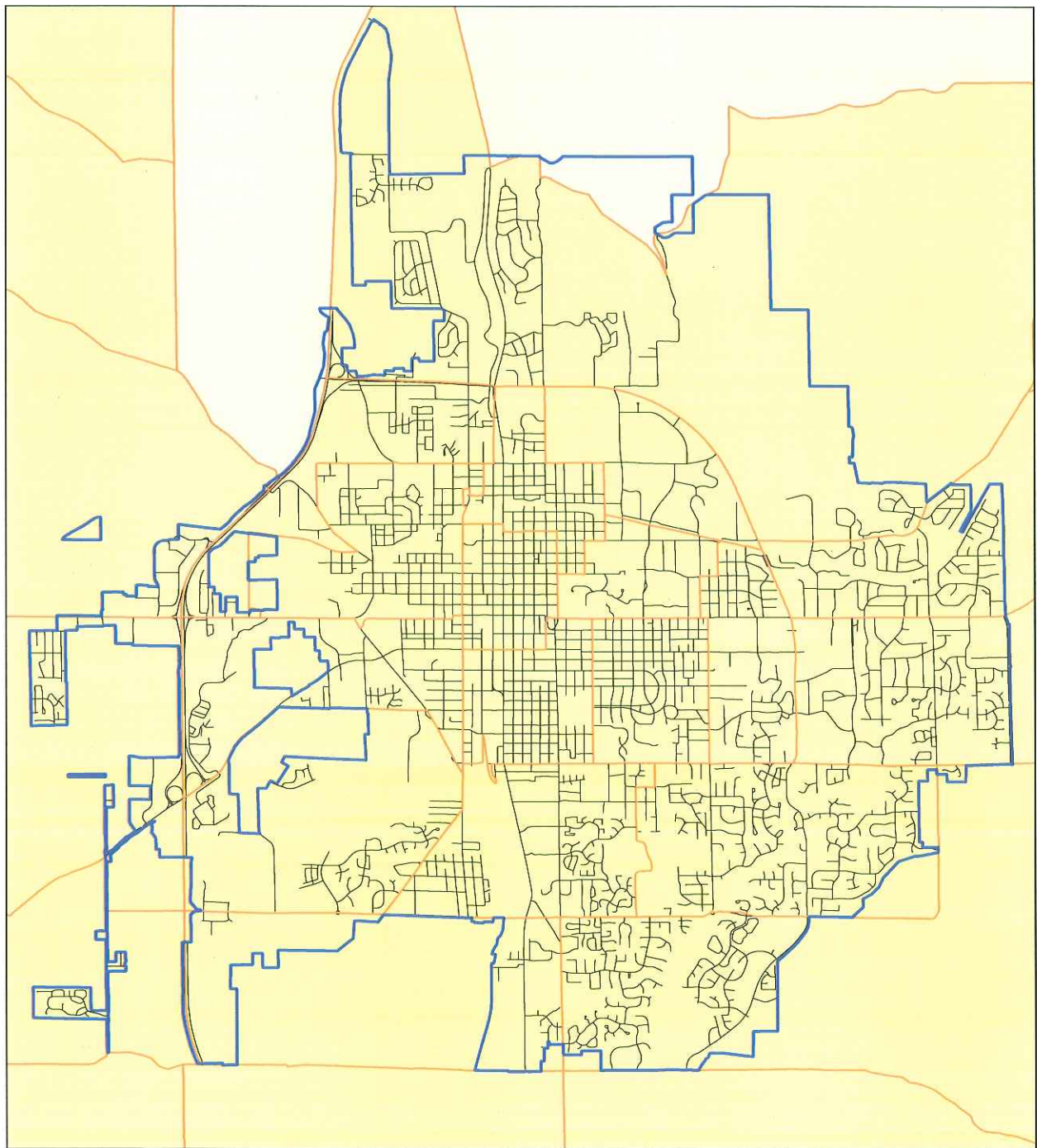
| 0% | .1 - 4% | 4.1 - 9% | 9.1 - 14% | 14.1 - 20% | > 20% |

Scale: 1 inch = 1 mile

N

Geographic Information System

Source: 2010 Census Tract Redistricting Data - For use as map information only.

TcttaaLP

Bloomington, Indiana: Percentage Population

Total American Indian and Alaska Native Alone

Mar 17, 2011

Scale: 1 inch = 1 mile

—— Municipal Boundary

| 0% | .1 - 1% | 1.1 - 9% | 9.1 - 14% | 14.1 - 20% | > 20% |

N
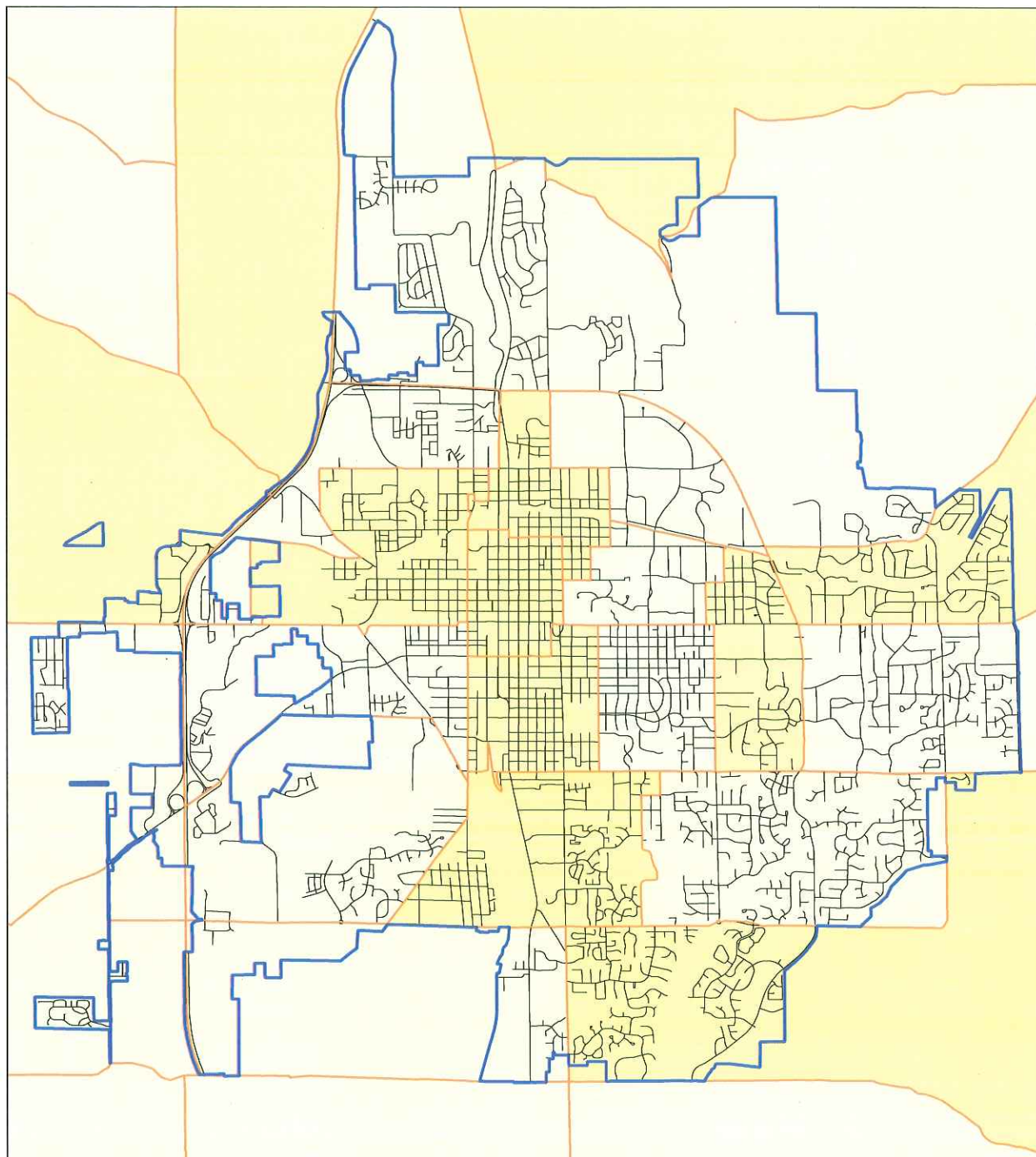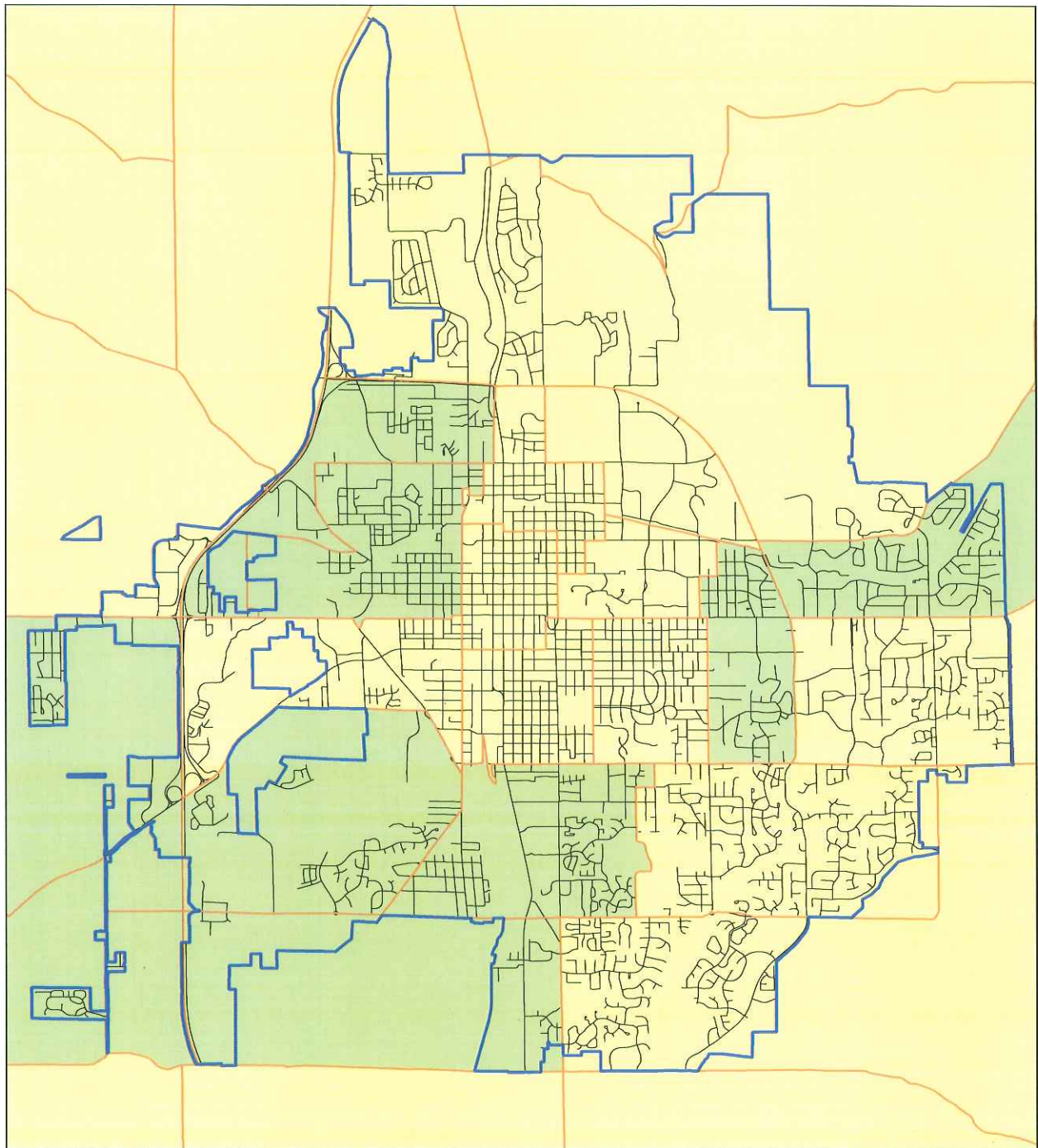
City of Bloomington
HAND Department
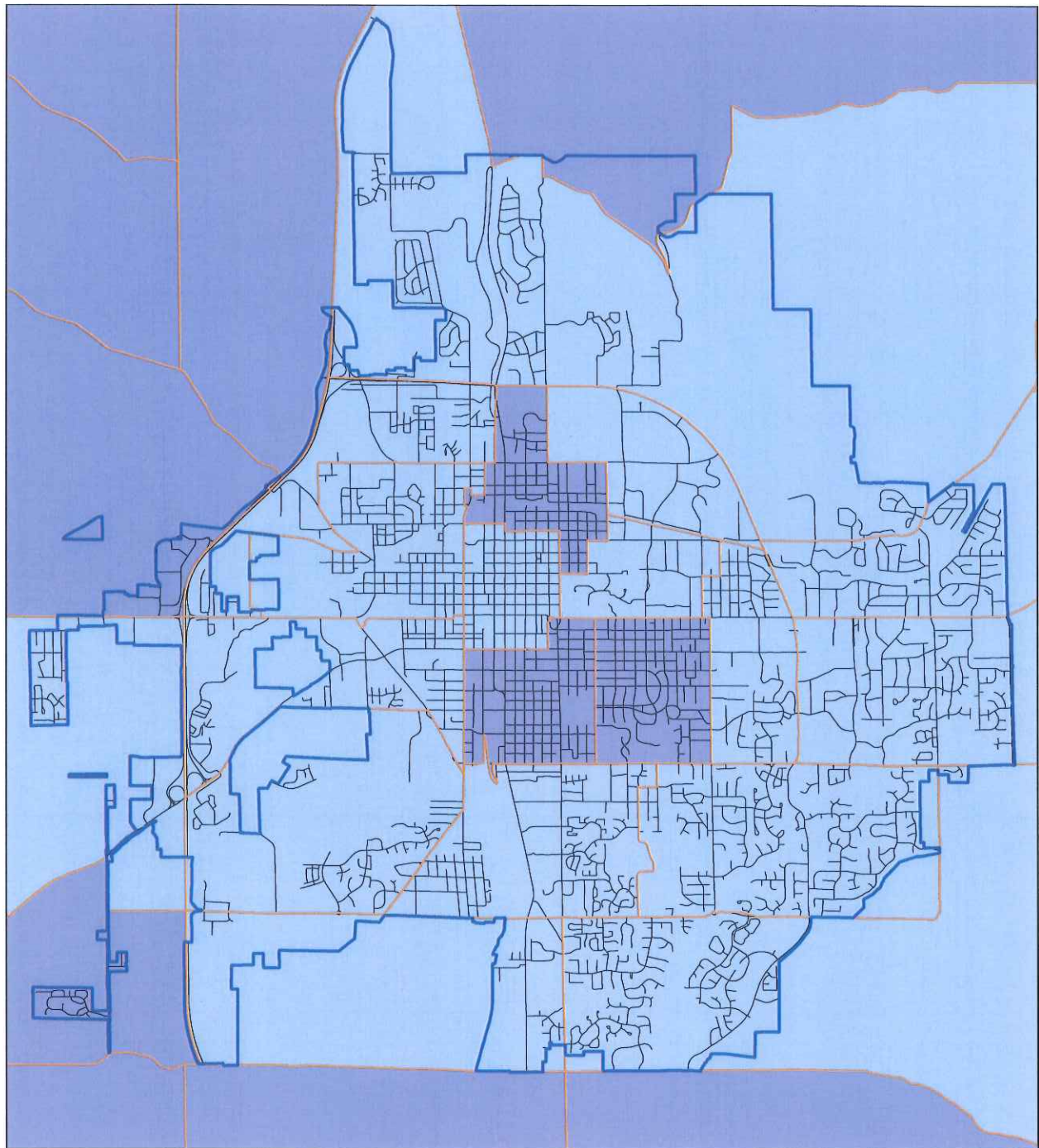
Geographic Information System

Source: 2010 Census Tract Redistricting Data - For use as map information only.

TcttaiLP

Bloomington, Indiana: Percentage Population

Total Asian Alone

City of Bloomington

HAND Department

Municipal Boundary

Mar 17, 2011

Scale: 1 inch = 1 mile

| 0% | .1 - 4% | 4.1 - 9% | 9.1 - 14% | 14.1 - 20% | > 20% |

N

Geographic Information System

TcttaaLP

Bloomington, Indiana: Percentage Population

Total Native Hawaiian and Pacific Islander Alone

Municipal Boundary

Mar 17, 2011

| 0% | .1 - 1% | 1.1 - 9% | 9.1 - 14% | 14.1 - 20% | > 20% |

Scale: 1 inch = 1 mile

Source: 2010 Census Tract Redistricting Data - For use as map information only.

City of Bloomington

HAND Department

N

Geographic Information System

TctthwLP

Bloomington, Indiana: Percentage Population

Total Hispanic or Latino (of any race)

Municipal Boundary

City of Bloomington

HAND Department

Mar 17, 2011

| 0% | .1 - 4% | 4.1 - 9% | 9.1 - 14% | 14.1 - 20% | > 20% |

Scale: 1 inch = 1 mile

N

Geographic Information System

TcttlarLP

Bloomington, Indiana: Percentage Population

Total White Alone

Mar 17, 2011

Scale: 1 inch = 1 mile

Municipal Boundary

| 0% | 1-49% | 49.1-74% | 74.1-89% | 89.1-99% | >99% |

City of Bloomington

HAND Department

N

Geographic Information System

TcttwLP